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Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessaril y those of the Merchants' Association.

VOL. 11. SAN FRANCISCO, CAL., JANUARY, 1907. No. 12

LET US MAKE A GREATER PORT.

If the people of California value their property in the port of San Francisco and have confidence in its future they should set about doing something for it. Other people about the Bay have confidence in their water front property and are spending money freely to improve it. State property in San Francisco must keep abreast of the best development.

The beauty and size of a harbor are not what give it business value, but the facilities for docking, unloading and reloading vessels. In Europe, fine harbors have been made and enormous business established in places that once were nothing but mud-holes and sand spits—just through furnishing facilities. Antwerp, located near the outfall of the little River Schledt, has ten miles of dockage for its oversea trade alone, and because it has, will soon need more.

The State Legislature has been asked at this session to submit to a vote the proposition of issuing an additional $2,000,000 of bonds to build more wharves, and especially to supply better facilities. This should provide for approximately one and a half miles of dockage, according to equipment and construction, but it would be only a beginning, a temporary provision for pressing needs, and nothing at all in comparison with the investments of other large seaports.

There is a movement to evolve a program of development for the State property in the Port of San Francisco that will make this unquestionably the great port of the Pacific for all time to come; but it will require time, money and the cooperation and support of all persons interested—the Harbor Commission, the people of San Francisco, the people of California, and particularly all the mercantile and shipping interests.—R. H. Swayne, Chairman Water Front Improvement Committee.

CALLS FOR A HARBOR MASTER TO BE THE EXECUTIVE HEAD.

Water Front Improvement Committee Wants the Executive Board System Abolished and the Harbor's Affairs Conducted More Like Those of a Corporation.

The Water Front Improvement Committee will introduce a bill at this session of the Legislature providing for the administration of the affairs of the harbor along new lines. At present water front administration is in the hands of one of those administrative anomalies, an executive board. It is proposed to put executive power into the hands of one man, pay him a good salary, and make him subject only to the proper check and restraint of a deliberative body, which shall serve without pay, except a small compensation for the time the members actually spend at regular meetings.

A Deliberative Commission.

The bill, as drafted, provides for a Commission of five members, each to receive ten dollars for every regular meeting he attends, with a Harbor Master appointed by the Commissioners and holding office at their pleasure, who shall have general supervision over all employees, and shall receive a salary of $10,000 a year. The Board will be required to meet once a week. Its members are to be appointed by the Governor.

Harbor Master's Responsibility.

According to the new plan, the Harbor Master shall appoint all other executive officers or employees, but the Board shall appoint a Secretary-Treasurer, an Assistant Secretary-Treasurer, an Attorney and a Chief Engineer.

The Harbor Master shall make all rules and regulations, with the approval of the Board, and with the Board's consent shall prescribe the compensation, duties and bonds of all employees he hires.

Plans for Development.

The bill, if passed, will require the Board of Harbor Commissioners, within six months after its appointment, to devise with expert advice a comprehensive plan for the improvement and equipment of the Water Front. Details will be left to the discretion of the Board, but the general plan must be approved by the Governor and Mayor.

Employees, except laborers, shall hold their positions during good behavior, but can be removed by the Board for cause, after a hearing. Any position of employment found unnecessary or inexpedient can be abolished by the Board, if it acts in good faith. The Deputy Harbor Master shall hold at the Harbor Master's pleasure.

Financial Accountability.

Except what is necessary for current monthly expenses, all money received must be sent to Sacramento to the State Treasurer, and put to the credit of the San Francisco Harbor Improvement Fund. Money needed for current expenses must be deposited in some local bank or banks, and, with the exception of $50 a month, shall be paid out by check only.

Monthly statements of all receipts and expenditures must be made by the Secretary-Treasurer, approved by the Harbor Master, certified by a certified public accountant and filed at Sacramento; and a copy must be retained in the office of the Secretary-Treasurer, open to public inspection for six months.

Letting Contracts.

All contracts must be let by the Board, and have the signatures of the President and Secretary, but the Harbor Master shall have supervision over all matters pertaining to the services of employees and the use of State property.

The Harbor Master and officers of the Board shall hold office for four years and may be reappointed.

The Commissioners must be registered electors of San Francisco. Employees of the Board must be electors of California, and must have no interest in shipping. Officers and employees must give their entire time to their work, and can not hold any other office under the Federal, State or City governments.

Modern Facilities.

The board shall have authority to build, operate and maintain, on the Water Front and wharves, steam, electric or other railroads and such mechanical appliances as may be deemed advisable for moving and handling freight.

STRONG ORGANIZATION FORMED TO SECURE HARBOR IMPROVEMENTS.

Commercial Associations of San Francisco Combine in the "Water Front Improvement Committee" to Formulate Plans and Promote Developments that Will Encourage and Foster the Rapidly Growing Commerce of the Port.

As the result of the conference called by the Merchants' Association on December 12, 1906, a strong organization has been formed to secure needed improvements on San Francisco's Water Front.

The movement has followed the lines of the Mercantile Joint Committee, which dealt so successfully with the bubonic plague scare of three years ago when San Francisco and California were threatened with quarantine by misinformed people in the East.

The present body organized with President Symmes in the chair, and adopted the name of the "Water Front Improvemement Committee." Subsequently, Director R. H. Swayne, of the Merchants' Association, and member of the firm of Swayne & Hoyt, steamship agents, was elected permanent chairman. Associated on the Committee are the following delegates from the leading San Francisco commercial organizations, and railroads:

The Working Body.

North Central Improvement Association: regular, Edgar Painter; alternate, Louis Rosenfeld.

Chamber of Commerce: regular, Capt. Wm. H. Marston; alternate, Capt. Wm. Matson.

Merchants' Exchange: regular, H. W. Goodall; alternate, T. C. Friedlander.

Potrero Commercial and Manufacturers' Association: regular, Isidor Jacobs; alternate, J. J. Barrett.

Draymen's Association: regular, C. L. Tilden; alternate, Jas. McNab.

Steamship Association of San Francisco: Capt. W. G. Tibbetts.

Shipowners' Association Pacific Coast: Capt. W. G. Tibbetts.

San Francisco Real Estate Board: Thomas Magee.

Southern Pacific Railroad Co.: E. E. Calvin.

Santa Fe Railway Co.: regular, Capt. A. H. Payson; alternate, W. A. Bissell.

Western Pacific Railway Co.: Virgil G. Bogue.

Redwood Dealers' Association: Jas. Tyson; alternate, Miles Standish.

Pine Lumber Manufacturers' Association: E. Christenson; alternate, Chas. P. McCormick.

Merchants' Association: R. H. Swayne.

Getting Down to Business.

This committee, made up of influential men, and representative of interests vitally concerned in the growth of San Francisco's commerce, has set its hand in earnest to the development of practical plans of improvement, and within a short time should be able to bring before the public a programme of water front development that will bring this City abreast of some of the great ports of Europe.

Soon after organizing, the Committee appointed two sub-committees to map out two different branches of the work. One, appointed on motion of Major C. L. Tilden, and consisting of Capt. Wm. Matson, Capt. W. G. Tibbetts and James McNab, was to visit the water front and ascertain what improvements could be made in loading and unloading freight, and what could be done to relieve immediately the want of wharf room. The other, consisting of T. C. Friedlander, C. L. Tilden and Louis Rosenfeld, was to consider needed legislation and permanent improvements on the lines that would promise the best development over a course of years. Each of these committees has reported, the former as follows:

San Francisco, Cal., Dec. 21, 1906.

To the Water Front Improvement Committee,
Merchants' Association, San Francisco, Cal.

Gentlemen:

Your Committee appointed to investigate the means for immediate improvement on the Water Front begs to report the following recommendations:

IMMEDIATE REPAIRS.

Your Committee recommends the immediate repairing of the seawall so it will be made available for the use of vessels at an early date, and that proper sheds be erected and the seawall extended to a much greater width as soon as opportunity allows.

Also that pier No. 27 (Lombard street wharf), which has been in a useless condition for the past eight months, be rebuilt immediately.

That all sheds be repaired and put in good condition.

Also the cutting off of about one hundred feet of the old Mail Dock so that this wharf can be used on both sides and not interfere with the vessels lying at the new wharves belonging to the Pacific Mail Steamship Company.

OLD WHARVES.

Your Committee recommends the removal of the coal bunkers from Mission No. 2, Howard No. 2, Green street wharf and Vallejo street wharf, and that the tow boat company now occupying the north side of Green street wharf be allotted space on the bulkheads. These wharves are now used only for the storage of coal and should be put in condition for immediate use.

LUMBER.

Your Committee strongly recommends that all lumber landed on the docks be removed, and not allowed to stand any longer than is absolutely necessary; and that no lumber be discharged on a covered dock.

NEW WORK.

Your Committee urges that all work on the wharves that are to be lengthened should be commenced at the earliest possible date and the work carried on in a manner that will not interfere with the general discharging and loading of cargo while such extensions are being made.

GENERAL RECOMMENDATIONS.

Your Committee found that the chief congestion along the Water Front was due to the fact that lumber is allowed to stand on the wharves a long time after having been discharged, and it urges that this condition of affairs be corrected and that the owners of the lumber be compelled to haul it away as fast as it is discharged.

MORE ROOM FOR VESSELS.

If the recommended repairs to the seawall are carried out, it would make room for the discharging of at least ten more vessels. If Pier No. 27 is repaired, it will make room for two more vessels on the end. If the bunkers on Green and Vallejo street wharves are removed and the wharves put in condition for general use, they will accommodate eight more vessels. If Mission No. 2 and Howard No. 2 were put in condition for general use they would accommodate eight more vessels, and your Committee strongly urges that these coal bunkers be removed and these wharves turned over for general use. The wharves that are to be lengthened will each accommodate two vessels additional on the end.

East street (being entirely in the jurisdiction of the Harbor Commissioners) should be kept clean and in good condition.

All permanent buildings and offices should be removed from all bulkheads, and only movable offices for freight clerks allowed. Any needed offices for transportation companies should be placed in the upstairs portion of the covered dock, thus leaving all bulkheads unobstructed.

Islais Creek should be kept open and arrangements made to transfer the lumber business to that point as soon as possible.

While the foregoing recommendations apply only to improvements that can be effected at once, your Committee feels that the Board of Harbor Commissioners should be urged to hasten in every way the completion of the southern section of the seawall; and that this work should be so handled that by building temporary approaches the use could be retained of part of the Mail Dock and other wharves during the construction work.

(Signed)

WM. MATSON,
W. G. TIBBETTS,
JAMES McNAB.

To this report, which was adopted by the Improvement Committee, the State Harbor Commissioners responded by passing resolutions calling for the enforcement of their rules against permitting the accumulation of lumber and merchandise on the docks, rescinding the permits to operate coal bunkers on Green and Vallejo street wharves, Mission No. 2 and Howard No. 2, and ordering the persons operating them to remove them, and also directing the removal of offices (except movable ones for freight clerks) from wharves and bulkheads.

The Committee on Legislation and Permanent Improvements has also made the following report, which the main Committee has approved:

San Francisco, December 20, 1906.

To The Water Front Improvement Committee,
San Francisco, Cal.

Dear Sirs:

A general conviction is expressed by men identified with the commercial, shipping and industrial interests of San Francisco that the Water Front of the city is not in shape to handle properly the growing commerce of the port, and that the management and administration of the affairs of this harbor have not been satisfactory.

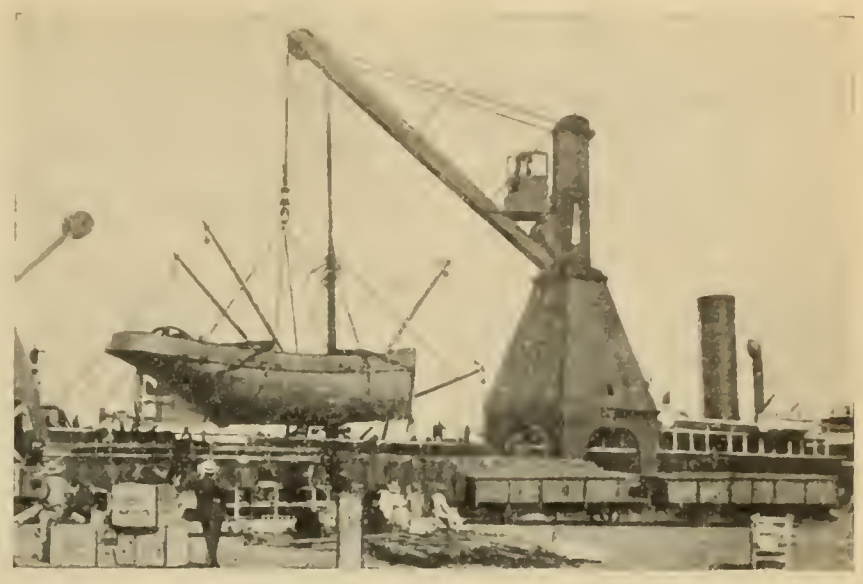
Under the present law, appointments have been made to the Board of Harbor Commissioners, of persons who, from their training, residence and avocation, are not adapted to do proper justice to the business entrusted to their care. Politics, both in the way of preferment and reward, has greatly impaired the efficiency of the service on the Water Front.

Your Committee feels that under the present system no material improvement can be looked for, and accordingly has sought a remedy that will strike at the root of the evil, and for that reason your Committee recommends that the law creating the Board of Harbor Commissioners be radically changed on the following broad lines, the details of which can be worked out hereafter:

First. That the Board, to be appointed by the Governor of the State of California, should consist of five members, whose powers should be administrative.

It should be the duty of this Board to prepare a comprehensive plan, with proper expert advice, for the future development of the Harbor of San Francisco; to determine upon the amount of work and the manner in which it should progress, rapidly to place the wharves and Water Front in proper condition to handle efficiently and economically the commerce of the port; so to adjust their income from current earnings and

Railway traveling crane, operated on the docks at Durban, South Africa.



Lifting 50 tons by steam at the vessel's side, in Durban.

Modern steam cranes, in use at the little town of Durban, Natal, South Africa, a place of 31,302 Europeans and 36,540 Africans and Asiatics. All the San Francisco Water Front has on State property for lifting heavy loads out of ships are two pairs of old shear legs, like those used by the late Archimedes of Syracuse; and they belong to private parties.

from moneys obtained from necessary issues of bonds, as to have the means to carry on and prosecute to completion such improvements and additions as the commerce of the port demands.

The members of this Commission should serve without pay, should be electors and freeholders of the City and County of San Francisco and should be appointed with a view of representing, as far as possible, the different commercial, industrial and shipping interests of the port.

The term of each Commissioner should be five years, the term of one Commissioner expiring every year.

The Commission should be nonpartisan.

The Commission should have the letting and fulfilling of all contracts.

Second. The appointment by the Commission of a Harbor Master, who shall have full control of the business connected with handling the affairs of the Harbor, and shall see that all orders of the Board are duly executed.

The Harbor Master should hold office at the pleasure of the Board, should receive a salary of ten thousand dollars per annum, and should appoint all bookkeepers, wharfingers, collectors and other employees, except heads of departments and those officials now appointed by the Commission.

Third. No official should be permitted to hold any National, State, municipal or other office, nor should he be permitted to engage in any other business.

Officials appointed by the Commission should hold office at the pleasure of the appointive power.

Fourth. All employees, other than laborers, should be under civil service regulations and should hold office during efficiency and good behavior, and be removed only for cause, after a hearing.

Fifth. The Commission should have prepared for public inspection, once a month, a report of the financial transactions and all contracts of the preceding month, properly certified by a public accountant.

Your Committee feels that the proposed changes, as outlined, would materially improve the efficiency of the service and would remove the service, its officers and employees, from the debasing influence of politics.

The laws creating and governing the Harbor Commissioners consist of many Acts and Amendments passed by the Legislature during a long period of years, and your Committee would recommend that these laws be amended and systematized.

Respectfully submitted.
T. C. FRIEDLANDER,
C. L. TILDEN,
LOUIS ROSENFELD,
Committee on Legislation.

This Committee has been instructed to take up immediately the work of preparing legislation to embody its recommendations, for submission to the Legislature at the coming session. A synopsis of the sort of bill proposed will be found in this Review. A bill will probably be introduced, calling for a vote on a State guarantee on another $2,000,000 to be used in building new wharves. This is regarded by the committee as a beginning, but only a beginning.

SUPERVISORS DECLARE NECESSITY FOR AN AUXILIARY FIRE SYSTEM.

Section 1. It is hereby determined and declared that public interest and necessity demand the construction by the City and County of an auxiliary water system for fire protection, and for sanitary and flushing purposes.

Section 2. It is further determined and declared that the cost of said....system....in addition to other necessary expenses of the City and County, will exceed the income and revenue provided for any one year and will render it necessary to incur a municipal bonded indebtedness therefor.

Section 3. The Board of Public Works is hereby directed to procure, through the City Engineer, and file with the Supervisors, plans and estimates of cost....From Ordinance No. 126 (New Series) approved by the Mayor, January 2, 1907.

The Supervisors have passed and the Mayor has approved, the ordinance declaring the necessity for a bond issue to construct an auxiliary salt water fire protection system, with pumping plants, municipal fire boats, distributing mains, auxiliary reservoirs and cisterns, and a suitable telephone system to connect the whole. The City Engineer is directed to prepare plans, which will embrace the wholesale and manufacturing districts, and the new Fillmore and Devisadero-street business districts, as well as the downtown sections. These plans will be ready within a few months and as soon thereafter as possible the project will be brought to a public vote.

At a regular meeting of the California Club of California, held on the 18th day of December, 1906, the following resolutions were, on motion of Mrs. Lovell White, unanimously adopted:

Resolved, That the California Club approves the action of the Merchants' Association in asking for the installation of the Auxiliary Salt Water System in San Francisco; it also endorses the action of the Board of Supervisors in the matter of getting estimates of the cost of same; and be it further

Resolved, That the California Club approves the calling of a bond election to provide funds for the installation of the said Auxiliary Salt Water System.

MRS. J. W. ORR, President.
Irene Milton McMaster, Secretary.

If your name is omitted from, or incorrectly printed in, the Review's membership list, please notify us.

SAN FRANCISCO, WAKE UP!

Southern Nevada Will Probably Produce More Millions and Millionaires Than Any Other Part of the World, and Is Now Offering a Rich Field for the Merchants of this City.

By FRANK J. SYMMES, President Merchants' Association.

About four years ago, when Tonopah was first heard of, efforts were made to interest various parties in San Francisco. One piece of property was offered here for fifty thousand dollars, without takers. It was soon after presented in Philadelphia and accepted. The shares of this company are now firmly held, and selling at the rate of twenty-one million dollars for the mine.

In another case a man begged for five thousand dollars to secure the purchase of a seventy-five thousand dollar property. He got his money in Chicago. This mine has since paid $825,000 in dividends and is just now being absorbed in a merger at a four-million-dollar valuation.

Old Mining Kings are Gone.

San Franciscans were so shy of these mining "speculations" that they did not take the trouble to investigate them. They were "minding their own business"—helping build up their city and their State in their own peculiar slow and conservative fashion. The old-time mining kings were gone and they left no successors.

Today, the San Franciscan in his common business shack is hustling to provide for the wants of these new mining districts, and to furnish diamonds and other luxuries for the newly-made Nevada millionaires.

Business Men Look In.

On the first of December, sixty-five of the "prominent" San Franciscans became sufficiently aroused over the developments in the sister State to venture a trip just to "look, see" these much-talked-of mines. They were entertained at Reno "en route" and most hospitably cared for at Goldfield and Tonopah. They were made to marvel at the treasures already developed, and to wonder at the vastness of the possibilities beyond. They were made to understand that their shyness of the past had stood in the way of their securing the first millions from the district—but if they had been too late for the first table they might yet get in at the second, and Tonopah and Goldfield welcomed them as their returned partners and friends.

Hands Across the State Line.

These San Franciscans were assured of the desire of the people of Southern Nevada to be nearer to San Francisco—not only in time and railroad accommodation, but in all business relations. And it was up to San Francisco to look out for herself and her business, as Denver, Salt Lake and Los Angeles were already cultivating and capturing this marvelous trade of Southern Nevada.

Piling Up Millions.

The indications are that Southern Nevada will produce more millions and more millionaires in the next ten years than any territory of the earth yet developed, and the amount of mercantile business to be there secured during that period might well cause the San Franciscan to sit up and take notice. There are a number of great mines already upon a dividend-paying basis. Surrounding them are great "prospects" but little developed, and "pot lucks" and "jack pots" for hundreds of miles around, so that no one need go without his little chance at a gamble.

Great Growth Ahead.

With the two new railroads soon to enter this district the marvelous growth already attained will increase ten fold.

If the San Francisco merchant is ready for new business, he should immediately give his attention to Southern Nevada, as it promises to be one of the best markets of the world for a number of years to come.

"ONE YEAR AFTER" BANQUET.

Merchants' Association Will Celebrate, at the Fairmont Hotel, the Birth of San Francisco's New Era.

On April 18th, the Merchants' Association of San Francisco will give a "One Year After" dinner at the Fairmont Hotel, to celebrate the New San Francisco's New Year. This will be the Annual Dinner of the Association, and on account of the time, just one year after the great fire, the occasion will be historical.

The dinner will be the largest ever given by the Association. It will be held in the Norman Cafe of the Fairmont, and 700 seats will be provided. The Association hopes to be able to furnish places on this occasion to all members who wish to attend, and also to a limited number of members' guests. During the past two years, the attendance at the Association's dinner has been limited to members only, on account of lack of room.

Prominent speakers will deliver addresses appropriate to the time and spirit of the occasion. This will be the first large banquet given at the Fairmont, and the owners are already rushing preparations for the event.

The menus for this occasion will graphically depict the important work of rebuilding San Francisco that has been accomplished within one year.

The Association's officers are preparing elaborate plans for handling the large attendance expected. The usual system of seating will be followed, and invitations to members will be sent out about April 1st, but no seats will be reserved before a fixed date, at which time all members will have received their notices.

ASSOCIATION OPPOSES THE ENGINEERS' LICENSE BILL

Declares San Francisco Needs the Services of All Good Mechanics In Order That the City May Be Rapidly Rebuilt.

The Merchants' Association has sent the following communication to the Board of Supervisors:

December 28th, 1906.

To the Honorable, the Board of Supervisors of the City and County of San Francisco.

Gentlemen:

At the request of some of our members, we referred your bill No. 129 to our attorneys for their advice. This is the bill in which it is proposed to provide for the licensing of engineers and firemen of stationary steam engines and stationary steam boilers.

We have been advised that the bill, if passed in its present form, would be invalid for the following reasons:

1. The distinction between those who have had three years' experience in San Francisco and those who have had three years' experience elsewhere, is an unlawful discrimination, because for the one class you dispense with all examinations, while for the other you require them.

2. The distinction between those who have had three years' experience irrespective of their competence and those who may be competent but have had less than three years' experience is an arbitrary, and therefore an unlawful, discrimination.

3. The delegation of an authority to a board of examiners to hold examinations, whose character, scope and purpose are not clearly and precisely defined in the proposed ordinance, is the delegation of an arbitrary power with no limitations upon the caprice with which it may be exercised, and is therefore an unauthorized and unlawful delegation of authority. You alone have the right, and it is your duty, to fix the character, scope and purpose of such examinations. This right and this duty you can not delegate to others. You should also determine the standard of competency to be reached under such examinations.

4. The proposed ordinance makes it a misdemeanor to act as an engineer or fireman without a license, and yet it provides that no license shall issue to one who is not a citizen of the United States. The Fourteenth Amendment to the Constitution of the United States provides that no State (and this includes a municipality as an agent of the State) shall deny to any person (not American citizens alone, but any person) the equal protection of the laws. The proposed ordinance under certain restrictions permits American citizens to pursue a lawful vocation, but denies to all foreigners absolutely the right to pursue the same lawful vocation. And for that reason also your ordinance would be invalid.

A law known as the "Roberts law" was recently passed in Ohio which was very similar to the proposed ordinance. This law provided for examiners, without defining the character, scope or purpose of the examinations. No engineer or fireman of stationary steam engines or boilers could act as such without a license. To secure a license one had to pass an examination satisfactorily or file an affidavit that he had had three years' continuous experience in the State of Ohio as such engineer or fireman. No attempt was made to discriminate against foreigners. The law was held invalid by the Supreme Court of Ohio in Harmon vs. State, 66

Ohio St., 249, 64 N. E., 117, in a decision rendered April 22nd, 1902, for the first three reasons above given.

We would also call your attention to the fact that so much of the ordinance is invalid as provides that these examiners must be selected from any one organization, class, or nationality.

Irrespective of the unlawful character of the proposed ordinance, however, we respectfully urge that you decline to approve it for the reason that we need the services of all good mechanics and laborers, that the upbuilding of San Francisco may be hastened to its former standard of progress, and that still greater increase of population and prosperity may rapidly follow.

Yours very respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King, Secretary.

Frank J. Symmes, President.

A CITY GOVERNED BY A BOARD OF DIRECTORS

How Galveston, Texas, Secured Able Officials and Good Government to Rehabilitate it After the Flood.

After its partial destruction, Galveston adopted a system of government which, while it resembles in some particulars the New England town meeting, follows more nearly the practices of modern business corporations. This "Commission Government" may in time become the general plan of American municipal organization. It is described in a recent number of McClure's Magazine, from which we quote the following extracts:

Galveston is now beginning to reap the results of five years of clean, able city government. She was desperate and bankrupt; now her credit is good. She was unclean; now she is clean; she was a town of vice and license; now she is orderly. Unpaved streets are well paved, there are good sewers where formerly there were none, there is an ample water supply in increasing use. The city is protected from future danger from flood. It is prospering in a business way as it never did before. The shipping from the port is increasing tremendously. It has trebled since 1900 and Galveston is now the second city in the United States in point of the value of its exports.

The Men That Do It.

Five men about a long table—a president and four managers of departments—govern the city of Galveston. This board is now five years old. It is probably the most direct and simple city government in the world. More than that: It is a revolution in local government in America; for it is organized on entirely new lines—the lines of a business corporation. Till now we have assured ourselves: "A city is a business corporation"—and run it with a legislature.

How the Commission Works.

The Galveston Commission is a body of five men—a mayor or general manager, and four managers of particular departments. All power resides in the Commission. A majority vote of the body is final.

The mayor is presiding officer and general director of the affairs of the city, but he has no power beyond his vote as commissioner, except some minor abilities to act in case of emergency.

The commissioners must also come to the board for all power to act. The Commission, at its first meeting, divides its departments among its members by vote, under these four heads: commissioner of finance and revenue, police and fire commissioner, commissioner of streets and public property, and water-works and sewerage commissioner.

Chosen for Fitness.

The mayor is elected specifically for his office, but the commissioners are not. But, though the division of departments is under the charge of the board, the public are practically certain, when they cast their votes, of the office each man will assume. In fact, the men who now serve were chosen because of special fitness for their work.

The elections to the board are of course, at large, and the whole body is elected together every two years—the election taking place in May, a time as far removed as possible from the time of other elections.

The Galveston Commission government has not only been a startling success in that city, but it is being adopted with great rapidity throughout the Southwest. The two largest cities in Texas have already taken it up, and within two years it is believed that every city of consequence in the State will have done so. From these—if its success continue—it must find its way north to the region of great cities.

The new idea was born of a tremendous disaster. On the 8th of September, 1900, the Great Storm came down on Galveston, and all but tore her from the map. One sixth of the population were drowned, one third of the property was destroyed in a night.

City Without Funds.

The municipality itself was ruined—paved streets washed away, lights blown down, city buildings wrecked. And worse than all there was no money.

Tax-payers—the great majority of them—could not pay their taxes then. The credit of the city was gone. Her bonds went down at once to sixty. Yet millions must be spent in public works to keep the city in existence. Thousands of people were hurrying away. To retain her population the city must have the assurance of protection from a repetition of the disaster.

Those were the days when good government was no pretty theory in Galveston. It was a great serious desire. The community loomed big; the individual seemed very small. For, the community was the only hope. Unless it could reorganize and go on the individual was ruined.

Both Forms Failed.

Galveston inherited, together with the other cities of the United States, the usual system of dividing its territory into artificial districts, each of which elected its representative in the city council.

From 1895 to 1901 Galveston was under another system—a mayor and a board of aldermen elected at large. She had escaped the viciousness of ward politics, but she retained exactly the same old machinery of operation. In 1899 a machine mayor was elected and the better element had the greatest difficulty in electing a bare majority of the aldermen. It was this government which broke down under the strain of the Storm.

No Real Strength.

After the Storm this body arrived nowhere. At first it made a few feeble moves, some of which proved most unfortunate in a business way. It was advised by one of its members to resign, but it would not even do that. It merely talked loudly and vociferously. The public disregarded it entirely.

In the white flash of a great calamity the population of cities sees with perfect clearness the inadequacy of the old machinery of city government in the United States. It is useless when we need it most.

About a month after the Storm the present commission government was suggested. Within ten minutes the idea was approved and adopted and a committee chosen to formulate it. R. Waverly Smith, a former city attorney who suggested the idea, was chosen chairman. Two other lawyers—Farrell D. Miner and ex-Congressman Walter Gresham—acted with him.

Business Methods the Model.

For the important feature of the system the Committee drew straight from modern business practice. Now, there can be no doubt of the splendid brutal vitality of the great business corporation. But where does this great driving force of the modern business corporation come from?

From personality. The corporation succeeds because it has harnessed to its use the ambition and interest of strong men, by placing upon them individual responsibility and authority.

The Galveston committee, in the same way, brought into the impersonal, perfunctory operations of city government, the same power of personal interest and ambition—stimulated, not by any empty political preferment, but by the satisfaction of a fine and important public service.

What the Commissioners Do.

You must understand exactly the function of these commissioners, for this is very important. They are not superintendents in any sense—although they are salaried men, the mayor receiving $2,000 and each commissioner $1,200 a year; they are governors or managers of departments.

First of all, each represents his department in the board. They outline its policy there as specialists in its affairs, and all questions concerning it are referred to them for their opinion. All matters of the daily conduct of their departments are under their supervision. They are in much the same position to the city that the British ministry is to the affairs of England.

Their superintendents under them take the management of the routine. They simply advise and direct. The work, consequently, in all but the largest cities, will not be so great but that it can be undertaken by most business men. Varied amounts of time will, of course, be given it, according to the temperament of the individual in charge, but the daily average need not be large. As a matter of fact, the Galveston commissioners give it more time than they would if they were not so actively interested in their work.

Good Men Glad to Serve.

It is a widespread belief that strong and representative men can never again be had for the service of cities. Galveston has contradicted this skepticism successfully. Where the office of alderman was a street joke or a disgrace, the office of commissioner is a high honor, and an absorbing personal interest for its holder.

The Galveston Commission government began in September, 1901. Upon their installation, its members immediately reorganized the official force of the city. The salaries were not large, but they secured an excellent corps of officers.

No Rotation in Office.

This force still remains intact. Together with the commissioners, whose board has been broken only by the death of Mayor Austin, they form an administration as continuous as that of any business concern.

The Commission found the city bankrupt; it has raised its credit to above par. It has saved Galveston one full third of her gross running expenses.

These results have been secured by straight, careful business methods such as any man would apply to his own affairs.

Credit Never So Good.

The credit of Galveston was never so good before. And the city is protected forever by the huge Sea Wall—four and a half miles long and

seventeen feet above the level of the Gulf—one of the greatest engineering works of modern times.

A Law-Abiding City.

Galveston is now a city where laws are thoroughly enforced. Not longer ago than the last term of criminal court during the past summer, the judge in charging the grand jury took occasion to compliment the city on the fact that it was so remarkably free from violations of the law.

"This government," says the Man in the Street, with approval, "gives us our money's worth." The Galveston Commission produces the normal relation between the citizen and his government. A citizen is interested in good streets, in good lights, in good water, in efficient protection from vice and crime—in short, in good municipal service. He observes and thinks naturally along those lines every day of his life.

Every Commissioner Is Known.

The citizen of Galveston knows every commissioner of a department. He has an intelligent opinion of him, for he judges him by his work, which is before his eyes continually. This one feature is the greatest corrective to bad politics conceivable. It compels the citizen to choose by service, and not by political prejudice or affiliation. He will vote for good service, because it is his selfish interest to do so.

There may be bad commissions elected as there may be a bad mayor, but there is only one fifth the danger, in the Galveston Commission, of electing a ruling authority entirely bad. For so long as one honest man remains on the board with its intimate methods of transacting business—just so long is there a guarantee against great exploitation of the community.

THE OUTLOOK IN SAN FRANCISCO.

Jobbers, Retailers and Bankers Describe the Situation and Outlook as Wonderfully Encouraging.

In view of the exceptional conditions that exist in San Francisco, following upon the disaster of last spring, we have placed our reports from that city in a group by themselves, says the New York Dry Goods Economist. The communications we have received from jobbers, retailers and bankers in the stricken city are not only wonderfully optimistic, but they present good grounds for this attitude, and show clearly that marvelous recovery has been effected, and that a large business is being done in all kinds of merchandise.

In reply to your request for news relative to the future of San Francisco, we would say that a paper like the Dry Goods Economist has more weight and influence with the general trade than the daily newspapers, and for a very simple reason. It comes in contact and is read by nearly all of the up-to-date merchants in the United States. We take pleasure, therefore, in expressing our opinion as to the future of San Francisco, by stating that the spirit of '49 shown by the pioneer merchants of the Pacific Coast, is an inherited trait given to the younger men of San Francisco to-day. We have no hard times here at present, and the energy and foresight which is being shown now is bound to make San Francisco ever greater and more prosperous than ever before. The demand for all kinds of labor and merchandise is simply phenomenal. The writer just returned from New York, and purchased a very large and well assorted stock of merchandise, but with it all, we can not keep up our assortments. San Francisco is and always will be the market of the West. Its advantages are too great, and it would be well for the Eastern merchant and capitalist not to lose the present opportunity to invest some of its unlimited capital, not only in the reconstruction of San Francisco real estate, but also to assist in building up again this greatest commercial market of the West.

L. DINKELSPIEL COMPANY.

Business conditions in San Francisco were never better. Merchants are experiencing considerable inconvenience handling the business, however, as every one has had to resort to temporary structures to do it in. Many smaller concerns have opened in business, which necessitates credit departments watching new ventures carefully. Labor is in very great demand at enormous wages. Common laborers receive $2.50 per day; carpenters from $6 to $8 per day; bricklayers from $6 to $8 per day, and other lines in proportion. There is a demand for every one who will work, from the common laborer to the dry goods clerk and the professional man.

B. HART & BRO.

San Francisco is recovering from the terrible calamity of April in a way that is really surprising. The number of buildings that have been constructed here, although they are temporary, is remarkable. There are about 25,000 mechanics working in the building trades, and we think that 50,000 could get work were they here, and we hope to have this number within the next few months. The retail stores have constructed some very handsome and commodious structures, in which they are now doing a large business. The bank clearings show an increase for the last four weeks over the same period of 1905. The outlook for this fall promises very well, and we believe that from now on San Francisco will grow as she has never grown before. Permanent structures are now being started and there are quite a number now under way. By the first of the year there will be hundreds of such structures under course of construction.

M. S. KOHLBERG & CO.

A revival of the business interests, after the suffering of such an unprecedented loss, has been most remarkable. Nearly all the old-established firms are again in active operation and enjoying a most phenomenal run of trade. Since the resumption of business, each succeeding day lends additional encouragement. Confidence, which by the outside world might for a time have been thought shaken, has been fully restored, and with renewed effort on the part of individual and firm alike, and the unquestionable belief in the future of our city, prospects at the present are of the very brightest and the success and prosperity of a new and greater city seem assured.

LIVINGSTON BROS.

PUBLIC WORK UNDER THE CITY BOND ISSUE.

The Merchants' Association's inspection of the street paving and sewer work done under the bond issue, which was temporarily discontinued at the time of the fire, has been resumed, and the following summary of the work under way is given for the information of the members:

Fourth Street Sewer.

While this work has been very much delayed, it is now nearly finished, there remaining but a few cross connections to be made. The work performed is satisfactory.

Fourteenth Avenue Sewer.

This improvement is making good progress.

Baker Street Sewer.

This work has reached Filbert street and fair progress is being made.

Ellis Street Paving.

This improvement has made slow progress, on account of basement retaining walls. Considerable curbing was set during the month and gutters were paved.

Turk Street Paving.

Turk street is being paved with asphalt from Taylor to Van Ness avenue. The sidewalks have been reduced in width four feet, which will make a broad roadway. Concrete base has been laid on several blocks of this street, and the curbstones relaid on the new line four feet back of the old line. Concrete base and binder course were laid on the north side for several blocks. Most of the curbs have been reset.

Van Ness Avenue Paving—Between Vallejo and Union.

This pavement, which is asphalt on concrete base, was finished during the week ending December 22nd.

Market Street Paving—Twelfth to Valencia.

This has been delayed because the gas, water and electric companies failed to start their part of the work in proper time. Curbs and gutters on the south side have been completed and most of the curbs have been reset on the north side.

Fourteenth Street Sewer.

This improvement was completed from Howard to Mission on the west side. The material is reinforced concrete.

Mission Street Paving—Fifth to Sixth; Basalt on Concrete.

This work has been delayed to some extent to enable the contractor to cut new blocks. It is about completed, only a portion of the paving on the east side being unfinished.

Mission Street Paving—Sixth to Ninth; Basalt on Concrete.

The work done on this contract has been the setting of curbs on both sides and the paving of some of the gutters. The contractor is awaiting the completion of the car tracks and the city conduit for fire alarm wires.

Seventh Street Sewer.

A new sewer of concrete and brick is being laid on Seventh street from Howard to Jones, in place of the old brick sewer formerly there. The work has been completed to Mission street.

Sixth Street Sewer.

This sewer, which is of brick and concrete, is nearly completed. Work has been started on the Folsom street section of pipe sewer included in this contract.

Harrison Street Paving.

Since the 18th of last April some of the curbing on this street has been reset, but all of the paving done previous to that time will have to be done over. As a sewer must be laid in this street, further work on the paving will probably be delayed until that is done.

Market Street Sewer and Paving—Second and East.

The work on Market street consists in laying sewage sewers on each side of the street, a storm-water sewer near the center, the raising of the railroad tracks to grade, the filling in of the roadway so as to bring the street to grade, and the repaving of the street with asphalt. Unfortunately, work on the sewers, which was well under way, has been stopped for several weeks through the failure of the contractor to have on hand sufficient sewer pipe and piling before starting work, and he now claims that he can not procure them.

This is one of the most important pieces of work being done under the bond issue, and under the best of circumstances, it will involve the closing of the street for several months.

The general character of the work done under the bond issue during the past month, and as much of the remainder done since April 18th as could be inspected, is satisfactory and reflects credit on the City Engineer's office for the care that is evidently being taken to make these bond improvements of a superior character to much of the work that was formerly done in this city.

Had the Mission and the Western Addition gone out with the business district last April San Francisco, for a time at least, might have been "one with Nineveh and Tyre." To prevent such a tragedy, the suggestion made in this paper by Mr. Fairfax Wheelan two months ago, that the Fire Department be drilled in cooperation with the State fire boats to fight fires when there might be no water in the mains, was admirably practical. Thus far, however, we have heard of no such drill.

ORIENTAL BUILDING FOR THE NEW CHINATOWN.

Chinese building for the Lowry Estate at Dupont and Sacremento streets.

The movement begun by this Association to secure a typically Oriental style of architecture for Chinatown is gaining ground. Last month the San Francisco Real Estate Board passed a resolution recommending that all property owners rebuilding in the old Chinese quarter should build artistic fronts of Oriental design. This month we present a perspective of a new building, designed by Mr. A. A. Cantin, the architect, which is being constructed on one of the most conspicuous Chinatown corners, at Sacramento and Dupont streets, by the Lowry estate. It is the intention to illuminate the cornices, hips and other salient features with colored lights, to supply large areas of plate glass, to put in electric elevators and show rooms for the display of silks and other costly merchandise, and to make the building attractive in every way, as well as commercially effective. The exterior will be of pressed brick, with sheet metal ornamentation, and the structure will cost about $50,000.

The resolution passed by the San Francisco Real Estate Board is as follows:

WHEREAS, The quarter of the City of San Francisco known as Chinatown is again being rebuilt exclusively for the domiciling of Chinese and other Orientals; and

WHEREAS, The rebuilding of the fronts of buildings in the Chinese style of architecture will make it picturesque in appearance and attractive to tourists and visitors; therefore be it

RESOLVED, That the San Francisco Real Estate Board does hereby recommend to all property owners within the limits of Chinatown to have their buildings rebuilt with fronts of Oriental and artistic appearance.

THE SAN FRANCISCO REAL ESTATE BOARD. By J. H. Howell, President.
Attest: B. L. Cadwalader, Secretary.

Merchants' Association

OFFICERS AND DIRECTORS.

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Andrew M. Davis (The Emporium).....First Vice-Pres.
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OFFICIAL LIST OF MEMBERS

Reliable Business Guide to San Francisco

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.
NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ASSOCIATE MEMBERS.

Bancroft, Philip, Attorney ..... Monadnock Bldg.
Bartlett, Louis .....1420 Sutter
Bartnett, W. J., Attorney, 1921 Fillmore
Blakeman, T. Z., Attorney, 1607 Gough
Chamberlain, J. P., Attorney .....
Feigenbaum, Sanford, Atterney, 2713 Clay
Houghton & Houghton, Actorneys,.... 1748 Pine.
Hutchinson, Jos., Attorney, 1117 Mission
Kelly, D. V., Property Owner, 726 Turk
Lake, Fred'k B., Attorney.... 2008 Lyon
Levy, Eugene W.....Post and Gough
Merchants Mutual Adjusting Agency.. .....Mutual Savings Bank Building
Moore, S. I., Secretary the I. C. Moore Estate Co. .....1914 Devisadero
Montague, H. B., Attorney, 2613 Union
Merrisen, Cope & Brobeck, Atterneys ..... 1860 Webster
Naylor, Chas. E., Attorney..... 1535 Buchanan
Son, Chas. A. ..... 2124 Broadway
Smith, Sidney V., Attorney..... Security Savings Bank Bld.
Van Fleet, W. C., Attorney ..2319 Cal.
Ware, John H., Notary Public..... .....307 Monadnock Bldg.
Wright, Allen G., Attorney..... Monadnock Bldg.
Wright, George T., Attorney,..... Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, James M.....3400 Washington
Batchelder, Geo. A., Bank Director.... ..... 804 Kohl Bldg.
Blair, R. K., printer Geary & Buchanan
Carpy, Chas., Bank Director ... . Union Trust Bldg.
Davis, Andrew M., Merchant, Emporium ..... Post & Van Ness
Greenebaum, M., Merchant ..... 6th and South
Huntington, P. C., Manager Monadnock Building ..... Fairmont Hotel
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 22d & Illinois
Landsberger, Julius A. .....925 Golden Gate Ave.
Merrill, John F., Merchant ... 3201 Clay
McNicoll, A. J., Elevators ..... Stockton, ...Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director.. ..... New York
Martin, A. H., Merchant, The Emporium
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant, 1301 Van Ness
Painter, Edgar, J. B. Painter Estate.. ..... Kohl Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters ..... Ferry Building
Symmes, Frank J., Banker ..... 42 Montgomery
Talbot, W. H., Merchant, foot of Third
Taylor, H. H., Manager Mills Bldg. ... . 832 Octavia
Toplitz, R. L., Merchant....1100 O'Farrell
Upham, Isaac, Merchant, 17th & Folsom
Walker, David F., Bank Director .... 17th & Folsom

Regular Members Classified According to Business

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 779 MARKET STREET, SAN FRANCISCO, and it will be inserted in the next issue.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... .....Monadnock Bldg
Barrow, Wade, Guthrie & Co., ... 517 Market
Fleming, Martin W. ..... 3700 California

ACCOUNTANTS, CERTIFIED PUBLIC.

Cal. Society of Certified Public Accountants ..... 2640 Steiner
Crook Audit Co., The..... .....431 Monadnock Bldg.
Herrick, Lester & Herrick ....215 Pine
Jones, Caesar, Dickinson Wilmet & Co...
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B. .....489 Golden Gate Ave.
Price Waterhouse & Co. .... 528 Monadnock Bldg.
Ruckstell, John R., Claus Spreckels Bldg
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. ..... 719 Market

ADVERTISING.

Cooper, F. J. ..... 8th & Brannan
Johnston-Dienstag Co. ..... 2170 Post

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son .....108 Front

ARCHITECTS.

Barth, Hermann ..... 1813 Pierce
Burnham, D. H. & Co. .... Merchants Exchange
Curlett, Wm. ..... 2701 Pierce
Curtis, John M. .....
Ferrolite Co. ..... 925 Golden Gate Ave.
Holmes, Edward L. .925 Golden Gate Ave
Maggs, Herbert B.....125 Alpine
McDougall Bros. ..... 721 Devisadero
Meyer & O'Brien ..... Midway Bldg
Meyers, Henry H. & Clarence R. Ward ..... Kohl Bldg
Mooser, Wm. and A. M. Milwain .... Union Trust Bldg
Paff, Chas. ..... 1153 O'Farrell
Reid Bros. ..... Geary and Stockton
Shea & Shea ....
Sutton, Albert ..... 2217 Bush

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. ....4th & Stevenson

ART GLASS.

California Art Glass B. & C. Wks..... .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. &. G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission bet. 4th & 5th
Schussler Bros. ..... 1218 Sutter
Vickery, Atkins & Torrey ..1423 Sutter

ARTESIAN WELL TOOLS.

Edwards, William & Co. ..... 241 Day

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Building

ASBESTOS COVERINGS.

Johns, H. W., Manville Co. ...180 Second

ASSAYING.

Simonds & King ..... Weissbein Bros. ..... 2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co. .... Valencia near 16th
Ordway, W. C. .....6th & King
Spear, E. S. & Co. ..... 24 Fell

AUTOMOBILES.
Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Gulf Bag Co. ... 8 Telegraph, Oakland
Schmidt, Johann ..... 119 Drumm

BAKERIES.
Simpkins & Thorp 131 13th
Young & Swain Baking Co., 2229 Geary

BANKS & BANKERS.
American National Bank .....
..... Merchants Exchange Bld.
Anglo-California Bank. Ltd.....
..... Pine & Sansome
Bank of California ..... 422 California
Bank of Italy of San Francisco .....
..... 632 Montgomery
California Safe Deposit & Trust Co.....
..... California and Montgomery
Canadian Bank of Commerce .....
..... 1715 Pacific
Central Trust Company... 42 Montgomery
Citizens' State Bank .....1447 Fillmore
Crocker National Bank of San Francisco ..... Post & Market
Donohoe-Kelly Banking Co., The.....
..... 100 Montgomery
French Savings Bank ... Union Trust Bld
German Savings and Loan Society....
..... 482 California
Hibernia Savings and Loan Society...
..... McAllister & Jones
Humboldt Savings Bank ....626 Market
International Banking Co.....2045 Sutter
Italian-American Bank, ...
..... Montgomery & Commercial
London, Paris and American Bank...
..... Sansome & Sutter
Market Street Bank, The,....7th & Market
Mechanics' Savings Bank .....
..... 143 Montgomery
Mercantile Trust Company of San Francisco ..... 464 California
Meyer, Daniel .....
..... S. E. Cor. California & Gough
Mission Bank, The ..16th & Julian Ave.
Mutual Savings Bank of San Francisco
..... 708 Market
National Bank of the Pacific..Call Bldg
Perrine, Geo. M.....115 Hayes
Russo-Chinese Bank ..Union Trust Bldg
Rollins, E. H. & Son ..... Kohl Bldg.
Savings and Loan Society, 101 Montgom'y
San Francisco Savings Union.....
..... Montgomery & California
Security Savings Bank, 316 Montgomery
Swiss-American Bank..... 2200 Green
United States National Bank .....
..... Bush & Fillmore
Wells-Fargo-Nevada National Bank of San Francisco ..... Union Trust Bldg
Western National Bank of San Francisco ..... Powell & Market
Yokohama-Specie Bank, 515 Montgomery

BARBERS' SUPPLIES.
Deckelmann Bros. ..... 672 7th, Oak.

BAZAARS.
Charlton, E. P. & Co. ..... 1317 Filmore

BEER BOTTLERS.
Enterprise Bottling Co. 2745 16th
Fredericksburg Bottling Co., 1610 Ellis
Rapp, John, & Son ...Eighth & Townsend

BELTING- LEATHER.
Cook, H. N. Belting Co. .....315 Howard
Heins, Alex., Belting Co. ..2413 Harrison

BICYCLES.
Christoffer, C. M..... 528 Stanyan
Leavitt, J. W. & Co. . G. G. Ave. & Hyde
Lee, W. E. ..... 504 Stanyan

BILL POSTERS.
Varney & Green, Fifteenth & Julian Ave.

BOILER WORKS.
Eureka Boiler Works..... 57-59 Mission
Keystone Boiler Works .....
..... Cor. Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works ..... 121 Howard

BOOK BINDERS.
Hicks-Judd Co., The ..... 270 Valencia
Phillips, Wm. R. Co..... 714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch.....
..... 6th & Irwin
Elder, Paul ... Van Ness Ave. and Bush
Hanak & Hargens .....517 Devisadero
Upham Co., Isaac..... 17th & Folsom
Robertson, A. M.... 1539 Van Ness Ave.
San Francisco News Co. .....
..... 1711 San Pablo Ave., Oakland
Whitaker & Ray Co. .....141 Grove

BOOTS AND SHOES.
Brockton Shoe Co., The ... 1025 Fillmore
Buckingham & Hecht .....
..... Valencia and Twenty-sixth
Cahn, Nickelsburg & Co.....
..... Sixth & South
Heim, F. L. ..... 1556 Fillmore
Koenig Shoe Co., The ...1541 Van Ness
Kutz, G. M. Co. ..... 18th & Bryant
Mauzy & Reid Co. ..... 18 West Eldorado
Nolan & George Co. ..... 115 Townsend
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal, Feder Co. .....
..... Van Ness Ave., nr Sacramento
Rosenthal's, Inc. ....O'Farrell & Fillmore
Sommer & Kaufman.....Fillmore & Post
Sullivan Shoe Co. ..... 1470 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co. ..... 642 Howard
Wolf, H., & Bro. ..... 1778 O'Farrell St.
Young, Geo. H. Inc. ..... 207 Second

BOX FACTORIES.
American Box Factory .....
Korbel Box Factory ..... 2014 Bryant

BREWERIES.
Burnell & Co. ... 1009 Golden Gate Ave.
Hibernia Brewery ..... 1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co. ..... 762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brewing Co.....
..... Sixth & Webster, Oakland

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co..... 530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.
Patent Brick Co., The, Merrimac Bldg

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co., ...
..... Monadnock Bldg

BROKERS—COFFEE.
Bickford, C. E. ..... 2626 California

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co., 407 Washington
Heise, Chas. Ed., & Co. ..Custom House
Mayhew, F. E. & Co. ... 536 Washington
Mattoon & Co. ..... 409 Battery
Reed, George W. .....511 Washington
Swayne, Hoyt, & Co.....Battery nr Clay

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E., Contra Costa Water Co.,
..... Oakland
DuVal, W. M., & Co. .. Monadnock Bldg
Maillard & Schmeidell.....
..... California & Front
Page Bros. .....414 Montgomery

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Ames, Worthington ..... Parrott Bldg
..... 502 California
Barth, J. & Co.....480 California
Girvin & Eyre .....
..... Merchants' Exchange Bldg.
Goldman, Max ..... 339 Bush
Hopkins, J. P. ..... Kohl Bldg.
Irvine, James ..... 308 Page
Perry, John, Jr. .....
Politzer & Co. .....
Pollitz, Edw. & Co. ..... 2023 California
Rehfisch & Hochstadter, 2669 California
Skaller, Geo., & Co. .....
Toplitz, Jos. B. .....339 Bush

BROKERS—TICKET.
Ottinger, A. ..... Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co. .....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn..
..... 211 Church
Pacific States Savings & Loan Company .....2548 California

BUILDING MATERIALS.
Waterhouse and Price ..... 228 Oak
Levy, Oscar S. ..... 2197 Devisadero

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co. .....

BUTCHERS.
Baccus, R. T..... Haight & Shrader
Bayle-Lacoste & Co.....11th & Market
Clayburgh & George ..... 1810 Bush St.
Decourtieux, A., ..11th and Market Sts.
Finke, Fred H. ..... 10 East
Herman, Benj. & Son ....Bush & Laguna
Hofmann & Woenne .....
Katz Bros. ..... 11th & Market
Patek, F., & Co. ..... 916 Larkin
Roberts, W. F. ..... 2849 California
Schweitzer, J., & Co. ..... 1412 Bush
Stone & Ecklon Co. .....
Taafe, Wm. Co. ...5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
..... 315-19 Bryant

CAN MANUFACTURERS.
American Can Co..... Kohl Bldg

CANNED GOODS.
Hunt Bros. Co. ..... Haywards, Cal.
Spanish American Food Co.....180 Erie

CAPITALISTS.
Bishop, Chas. R. .....
..... University Bank Bldg., Berkeley
Borel, Ant. & Co. ..... Kohl Bldg
Brittan, N. J. ..... Pacific Union Club
Center, John ..... 2828 Sixteenth
Dean, W. E. ..... 318 Kohl Bldg
Denicke, E. A. ..... 42 Montgomery
Denman, James ..... 3808 Clay
Fontana, Mark J. .....1st & Filbert, Oak.
Hopkins, E. W. 735 4th
Levy, H. M. ..... 1302 Post
Moore, A. A., Jr. .....115 Tenth
Phelan, James D. .....Mutual Bank Bldg
Payne, Warren R. ..... 908 Ashbury
Pope, Geo. A...Van Ness & Pacific Aves.
Schmidt, John A. .....
Smith, F. M. ..... Albany Block, Oak.
Spreckels, Claus.....Mutual Bank Bldg.
Spring Valley Water Works .....
..... Sutter & Franklin
Thomas, H. W..... 2023 California
Thompson, R. R., 436 Montgomery Blk.
Whitney, J. Parker .....
.....Del Monte Hotel, Del Monte, Cal.

CARPENTERS AND BUILDERS.
Miller, Geo. E. ..... 710 Montgomery
Murray, S. C. .....1225 Fell
Robinson & Gillespie .....2447 Sutter

CARPETS.
Gullixson Bros. ..... 543 Haight
Hulse-Bradford Co. ....769-777 Harrison
Lavenson-Shieley Co., Webster & Haight
Schlueter & Volberg.....2482 Howard
Walcom, Geo. Co..... 637 Turk
Walter, D. N. & E. Co. ... 1803 Franklin

CARPET CLEANING WORKS.
Spaulding, J. & Co. .... 911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co..... 2506 Fillmore

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co. ..... 421 Pacific
Holmes, H. E. & Co.....738 Folsom
Larkins & Co. Guerrero, bet. 14th & 15th
O'Brien & Sons..... 500 Golden Gate Ave.
Schindler, H. B. & Co. ..... 172 Spear
Studebaker Bros. Mfg. Co .....
..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D.....
.....Fell bet Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W. ..... 931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F. .....
..... 38 Clementina
National Cash Register Co., The.....
..... 1283 Golden Gate Ave.

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con.....
..... 1024 Franklin

CENTRAL PARK ASSOCIATION.
McNeill, D. R. ..... 498 Duboce

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHARCOAL.
Pacific Guano & Fertilizer Co., The...
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co. .....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....310 Steiner
Weule, Louis Company ..... 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co. .....
...Golden Gate Ave. and Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben .....
Blaskower, M., & Co. .....
..... 1117 Van Ness Ave.
Cahen, Sig. ..... Van Ness Ave. & Bush
Ehrman Bros. & Co....Ellis and Steiner
Gunst, M. A., & Co.....1214 Eddy
Heyneman, Herman .....
..... Franklin & Ninth, Oakland
Judell, H. L. & Co. ..... 1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co. ..... 307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S. .....1623 O'Farrell
Plagemann, H., & Co. .....
.....403 Golden Gate Ave.
Rinaldo Bros. Co. .....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co. 827 Broadway, Oakland

CIRCULAR DISTRIBUTORS.
Weil, Wm. M..... 221 Fell

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....
.....Van Ness and California
Davidson, D. M., & Co. .....
..... Van Ness Ave. nr O'Farrell
Gebhardt, C., & Co. .....
Golden Gate Cloak & Suit House.....
..... McAllister & Fillmore
Livingston & Co. .....
Ransohoff, L. ..... 1513 Gough

CLOTHING DEALERS.
Alexander & Danziger ..... 933 Post
Atkins, Robert S.....1110 Van Ness Ave.
Brown Bros. & Co., 1000 Van Ness Ave.
Carroll & Tilton Co. ..... 1440 Fillmore
Frank Bros. ..... 1356 Fillmore
Hastings Clothing Co. .....
..... Van Ness & Pine
Hirsch Bros. ..... 2009 Fillmore
Hirsch, L., & Co. ..... 2009 Fillmore
Hoffman, Rothchild & Co. .....
.....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple ..... Sutter & Fillmore
Lilienfeld, Alfred, & Co..... 1895 Sutter
Mandel, Weiner & Co. ..... 39 South
Moss's Inc. ..... 1712 Stelner
Neustadter Bros. ..... 115 Hayes
Pauson & Co. ..... Van Ness & Post
Raphael's Inc ..... Fillmore & Geary
Roos Bros. ..... O'Farrell & Fillmore Sts.
Straus, Louis ..... 32 W. El Dorado
Summerfield & Roman. .....

COAL DEALERS.
Allen, Charles R. ... Foot of Broadway
Brooks, Peyton H.....Blake Block, Oak.
Campbell, Arthur C. .....4312 J St.
Easton Coal Co. ..... 131 Folsom
Fritsch, Geo. ..... 110 East
Greenberg, A. H. ..... 1409 Ellis
Lewald, Sanford G., Co. ... 1735 O'Farrell
Morton, Thomas .....500 Eddy
Oregon Coal & Navigation Co.....
..... Foot of Webster, Oakland
Peabody, E., & Co .....
Rosenfeld's Sons, John...628 Montgomery
San Francisco & San Joaquin Coal Co...
..... 628 Montgomery
Stafford, W. G., & Co. ..... 214 East
Western Fuel Co. ..... 340 Stewart

CODFISH DEALERS.
Alaska Codfish Co., Sacramento & Davis
Atlantic Fish Co. ..... 423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot of Spear

COLLECTORS.
Curtin, D. A. ..... 323 Monadnock Bldg

COMMISSION MERCHANTS.
Allison, D. E. & Co. ..... 134 Washington
Armsby, J. K. & Co.....
.....Howard and New Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co., ...388 Davis
Bodwell Produce Co.....
..... Washington & Front
Boessnecker & Co..Front & Washington
Botto, N. & Co. ..... 303 Washington
Butler, F. W. Co. 334 Eleventh, Oakland
Caffrey, John, South End Warehouse..
.....2d & Townsend
Campodonico & Burns .....
... . Davis & Washington
Chauche & Bon ...622 22d St., Oakland
Chiuda V. & Co. ..... Clay & Davis
Collins, Thos W. & Co.....
..... 334 Larkin
Cutter, E. B. Co. .. Merchants Exchange
Dairymen's Union . Davis & Sacramento
DeBernardi, D. & Co. .....
..... 36th & San Pablo Ave., Oak.
Eveleth-Nash Co. .....422 Front
De Martini, John & Co....1503 Fillmore
De Pue, Edgar J.....324 Montgomery
Deteis, M. P. ..... 11 Front
Dodge, Sweeney Co.....
.....5-6 Hathaway's Wharf
Duffy, J. J. Co. ..... Davis near Clay
Dunbar, H. F. ..... 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini .....
.....108-110 Washington
Getz Bros. & Co. .Davis and Sacramento
Gould, C. W. & Co. ..... 58 Pine
Gray & Barbieri .....
Greenway, Edw. M. ..... Kohl Bldg
Griffith-Durney & Co. ..... 208 Battery
Growers' Co-operative Agency .....
..... 436 Front
Guggenhime & Co.....2703 California
Haight, Fred B. & Co. ..... 44 Clay
Hammer & Co. ..... 230 Clay
Hartter, L. Co. ..... 314 Davis
Hilmer, Fred L. Co. ..... 26 Clay
Howard and McDonald .....
..... Foot of Greenwich
Hulme & Hart.....
Hume, R. D. & Co. .....110 Battery
Hyman, Jos. ..... Kohl Bldg.
Ivancovich, J. & Co. ... 128 Washington
Jacobs & Malcolm ...
..... Drumm & Washington
Jaudin, H. U. Co. ..... 225 Washington
Kittle, H. De W.....
Landsberger & Son ..... 108 Front
Leist, C. J. & Co.....2835 Washington
Lercari, C. J. & Co. .....128 Washington
Loaiza, W. & Co.....
..... Pacific & Montgomery
Levy, A. & J. Zentner Co.....
.....Davis and Washington
Lundy, A. L. Co. ..... 9 Mission
Macpherson & Honrihan .....
Martens, Read & Co. ..... 104 Clay
Minaker & Welbanks, Inc., 224 Drumm
Mitchell & Goodall....124-8 Washington
Montealegre & Co.....
Morris Bros. Co. ..... 215 Drumm
Olcese, G. B. & Co.....504 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. ..... 503 Davis
Roussel & Davidson.....19-21 California
Sanford Bros. .....430 Front
Scatena, L. & Co.....104 Washington
Schultz-Hansen Co..... 324 Drumm
Schwartz Bros.....2231 Clay
Sherwood & Sherwood ..... 54 Pine
Sloss & Gerstle ..... Kohl Bldg
Southern Pacific Milling Co.....
.....R 86—906 Broadway, Oakland
Stencil, J.....95 Market
Tindal, Geo. W. Co..... 1782 Union
Tilden, H. N. & Co... Lombard St. Wharf
Trobock & Bergen, 340 11th St., Oakland
Von Husen & Co. ..... 400 Davis
Vanvales, M. D.....513 Eleventh, Oakland
Welch & Co. ..... 502 California
Wetmore Bros. ..... 450 Front
Wolff, Wm. & Co. ..... 248 Mission
Wolff & Davis ..... Drumm & Jackson
Wolf & Sons,.....Drum & Jackson
Wolfen, Max & Co. .....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co. .....
..... 724 Montgomery
Gruenhagen & Co.....
..... California & Van Ness Ave.
Haas, Geo. & Son ..... 1355 Fillmore
Hromada, Adolph Co. .....
..... Folsom bet. 9th & 10th
Lechten Bros. ..... 1242 Devisadero
Maskey, Frank ..... Kearney nr Market
Rhine, Henry & Co. .....19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Rothschild-Ehrenpfort Co. .....
.....Temporary—525 Seventh, Oakland
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTOR AND BUILDER.
Fahy, Richard .....518 Noe

COOPERS.
California Barrel Co.....
.....Twenty Second & Illinois
Carl Cooperage Co.....
.....Boardman & Brannan
Woerner, David, (estate of).....
..... N. W. Cor. 14th & Harrison
Herbert & Vogel.....

COOPERAGE STOCK.
Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS
California Cotton Mills Co.....
.....East Oakland

CRACKER MANUFACTURERS
American Biscuit Co.....
..... Battery & Broadway
Pacific Coast Biscuit Co. .....38 Steuart

CREDIT BUREAU
Merchants' Credit Assn..... 24 Drumm

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co. ..... 6th & Yuma
Cowen-Helneberg Co. ..... 527 Market
Nathan-Dohrmann Co., Van Ness & Cal.
Schloss Crockery Co.....Folsom & Fifth
Sternhelm, S. & Son ...1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co. ..... 23 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co.....309 Twelfth, Oakland

DEPARTMENT STORES.
Emporium, The.....Cor. Post & Van Ness Ave.
Prager's ..... Market & Jones

DISPLAY FIXTURES.
Clarke, Sidney A.....2329 Franklin
Frankel Display Fixture Co. ..... 867 O'Farrell

DOORS AND WINDOWS.
California Door Co..... 24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co...926 Brannan
Dore & Co. ..... 609 Seventh
Emmons, G. W. ..... Bush & Battery
Farnsworth & Ruggles ..... 109 Davis
McNab & Smith ..... East & Jackson
Morton Draying & Warehouse Co., The ..... Folsom St. Wharf
Overland Freight & Transfer Co..... Foot of Howard
Pierce-Rololph Storage Co. ..... Eddy & Fillmore
Rode, C. B. & Co.....Jackson St. Wharf
Strauss, K. ..... Fell & Shrader
Teele & Co. .....Boyd & Chesley
Western Transfer & Storage Co. ..... 204 California
Wilson Bros. Co. ..... 14th & Sanchez

DRIED FRUITS.
Griffin & Skelley Co., Franklin & Ellis
Phoenix Packing Co. ..... 118 Davis
Rosenberg Bros. & Co.....Brannan. bet. First & Second

DRUGGISTS.
Ayers, Edw. N. ... Van Ness nr Post
Boericke & Runyon ..... Van Ness Ave. & California
Broemmel, J. G. B.....2501 California
Clinton, Dr. C. A. ..... 21st & Howard
Calegaris, J. ..... Kearny & Pacific
Erlenbach, Martin .....711 Third
Esters, Von Kraken, W.....Twenty-fifth & Folsom
Fauda, C. O. ..... 303 Montgomery Ave.
Ferry Drug Co.....333 Devisadero
Fletcher, David ..... 1045 Ellis
Gates, J. R. & Co., Inc ...113-115 Davis
Grazer's Pharmacy .....501 Third Ave.
Kelly, Frank S.....
Lainer, Rd. Drug Co.....
Langley & Michaels Co. .....South Park Ave. & Second St.
Leipnitz Co., G.....1331 Laguna
Lengfeld's Pharmacy ..... 2500 Fillmore
Owl Drug Co.....Geary & Van Ness
Prior's Pharmacy.....
Redington & Co.....Third & Brannan
Richards & Co.....Eighteenth & Pennsylvania Ave
Rockstroh, F. E. ..... 1044 Valencia
Rossi, D. P. ..... 1900 Union
Ryan, D.....2124 Bush
Schmidt, Val S.....California & Fillmore
Searby, W. M. ..... 499 Gough
Wakelee & Co.....2801 California

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. Care Kahn Bros., 12th & Washington, Oakland
Bernstein, S. L.....Radke Bldg.
City of Paris Dry Goods Co.....S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Dinkelspiel, L. & Sons ..... 1509 Gough
Frohman & Priester .....2635 Mission
Graf, J. L. & Co.....359 McAllister
Hale Bros., Inc. ..... Sixth nr Market
Hart, B. & Brother.....405-408 Union Savings Bank
Hickman, Henry ..... 3915 Sacramento
Kohlberg, M. S. & Co. ..... 967 Golden Gate Ave.
Levy, Max ..... 1140 Geary
Lippman Bros.....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....
Murphy, Grant & Co.....Tribune Bldg, Oakland
Nathan, A. ..... 1710 Market
Newman & Levinson.....1707 Octavia
O'Connor, Moffatt & Co. .....Van Ness Ave. and Pine
Samuels, D. Lace House Co. ..... Sutter & Van Ness
Schmidt, Ben. J. & Co. ..... 1017 Post
Schoenholz & Ersbach..2011-2013 Fillmore
Schwartz, S. C. 2704 24th
Semerla, Henry & Co.....539 Eddy
Silverman, J.....
Strauss, Greenberg & Sachs ..... 1241 Van Ness
Strauss, Levi & Co. ..... 6th & South
Thursbacher, B. E.....16th & Folsom
Wand, J. & Co.....1528 Geary
Weill, Raphael & Co. ..... Van Ness & Pine
Weinstock, Lubin & Co. ..... Post & Fillmore

DYEING AND CLEANING.
Thomas, The F. Parisian, Dyeing and Cleaning Wks ..... 27 Tenth
Hickman, Henry ..... 3933 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College, 1451 Franklin
San Francisco Business College..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. ..... Ellis near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp., ..212 First
California Electrical Works.....642 Folsom.
Consumer's Electrical Association..... 917 Webster
Century-Klein Electric Co.....623 Sansome
Electric R. R. & Manufacturers Co.... 619 Howard
Farnsworth Electrical Co.....603 Howard
General Electric Co., Union Trust Bldg
Hetty Bros. ..... 326 Ellis
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co. ..... 381 Fulton
Westinghouse Electric Co...1843 Fillmore

ELECTRO-PLATERS.
Dennlston's S. F. Plating Works ..... 1349-51 Mission
Golden West Plating Works ..105 Beale
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.
Bryan Elevator Co ..... 254 Spear
Otis Elevator Co.....Stockton, North Point & Beach Sts.

EMBROIDERIES AND LACES
Levy, Jules & Bro. ..... 1721 Jackson

ENGINEERS, CIVIL.
Ferris & Haas.....Kohl Bldg.
Morser, E. J. .....847 Monadnock Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co.....2624 Sutter

EXPORTERS AND IMPORTERS
American Import Co. .....1109 Jefferson, Oakland
Castle Bros.....2402 Steiner
Domoto & Co .....268 Brannan
DeFremery, James & Co. .....1305 Adeline, Oak.
Jennings, Rufus P. ..... California Bldg, Union Square
Maldonado & Co.....2020 Buchanan
Takemura, K. & Co. .....1523 Post
Vignier, A. & Co. .. Broadway & Battery
Wieland Bros. Inc ..... 1440 Sansome

FIREWORKS.
California Fire Works Co. .....Sixteenth Ave. & L. South

FLORISTS.
Jacquemet, Jos. & Co. .. 22d & Douglas
Mann, Alex Jr. .....2041 Pine
Boland, J. B. Co. .....47 Geary

FLOUR MILLS.
Sperry Flour Co. ..... 133 Spear
Stockton Milling Co...California & Front

FORWARDING AGENTS.
Earl, D. W. & Co.....2125 Laguna

FRUIT CANNERS.
Jacobs, Isidor .....18th & Minnesota

FRUITS AND VEGETABLES.
Berta, A. Co. ..... Market & 11th
Marchi, John ..... 2029 Filbert
Omey & Goetting .....1931 Sutter

FURNITURE—HOUSE AND OFFICE
Bateman, Wm. ..... 1913 Bryant
Breuner, John Co...901 Golden Gate Ave.
Bunster & Saxe ..... 1124 Gough
Cordes Furniture Co..Bush & Van Ness
Eastern Outfitting Co. ... 1970 Mission
Fredericks, J. Co. ..... 815 Ellis
Friedman, M. & Co. .....1058 Washington, Oakland
Fuller, Geo. H. Desk Co. .. 659 Mission
Indianapolis Furniture Co. ....833 Mission
Kragen's .....1141 Market
McCann, Allen & Co. ..... 1357 Post
Moore, Harry J. Furniture Co., 735 Eddy
Pattosien Co. .....S. E. cor. Sixteenth & Mission
Plum, Chas. M. & Co. ..... Van Ness Ave. & California
Rucker Desk Co. .... 908 Van Ness Ave
Sloane, W. & J. & Co. .....Sutter and Van Ness
Smith, A. B. Furniture Co. 1135 McAllister
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co...1170 McAllister
Yawman & Erbe Mfg. Co.....42 Oak

FURNITURE MANUFACTURERS.
Johnson, Harry Co. .....Cor. Harrison & Sixteenth

FURS.
Gassner, Louis ..... 1524 Bush
Hoeflich, Albert. ..... Van Ness Ave. nr California
Liebes, H. & Co. ....1440 Van Ness Ave.
Wallace, Robert .... Ellis, near Stockton

FUSE AND MATCH MANUFACTURERS.
Metropolitan Match Co. ..... 42 Sutter

GAS FIXTURES.
California Gas Fixture Co. ..... 1604 Santa Clara Ave., Alameda
Day, Thos. Co. ..... 725 Mission
Haskins, Arthur R., Inc. .....1301 Broadway, Oakland

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son.....211-213 Main

GAS ENGINES AND SCALES.
Beck-Wakefield Co.....2323 Fillmore
Fairbanks-Morse Co. ..... 531 Howard

GAS GENERATORS.
Reichert, Theo. ..... S. E. Cor. Fillmore & Bush

GAS METERS AND STOVES.
Pacific Meter Co.....1168 Jackson

GAS REGULATORS.
Gas Consumer's Assn.....345 Halght

GENERAL MERCHANDISE.
Hellbroner, L. ..... 1632 Devisadero
Levin, J & Co.....1805 Laguna

GLASS MANUFACTURERS.
Pacific Window Glass Co. ... 1818 Post
United States Glass Co. ... 271 Stevenson

GLOVES.
Moss, Geo. A....Van Ness nr. California
Steinberger & Kallsher .....36 Webb

GLUE MANUFACTURERS.
Burd, Wm.....423 Montgomery Block
California Glue Works .....6th Ave. South, Cor. 1t

GRAIN AND BEAN DEALERS
Barnard & Bunker ..... 204 California

GRANITE AND MARBLE DEALERS
Seregni & Bernieri .....

GRAPHOPHONES AND PHONOGRAPHS
Columbia Phonograph Co., The..... 526 McAllister

GROCERS.
Arnold, H. B...Valencia & Twenty-first
Bibo, Newman & Co. ..... 1248 Sutter
City of Hamburg Co., Inc. ..118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....2575 Market
Foge & Mohr.....
Foster, S. & Co.....126 Beale
Gaw, H. & Co. .....508 Halght
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co. ..... Van Ness and Sutter
Granucci Bros. ..... 412 Front
Haas Bros.....2007 Fillmore
Hartter, L. Co. ..... 314 Davis
Hollman, Henry .....2805 Mission
Hooper & Jennings.....166 King
Irvine Bros. .....Bush & Franklin
Johnson Bros. ... Fillmore & Sacramento
Lennon, John A.....918 Eddy
Lewin-Meyer Co. ..... 420 5th, Oakland
Meyer, A. & Co. ..... 136 Steuart
Parks Bros. & Co.....
Peters Bros. .....901 Cole
Rathjen Bros.....1810 Laguna
Rothschild, John & Co. .....11 Spear
Schleef & Creyer.....
Smith's Cash Store ..... 16 Steuart
Stulz, Jos. A. ..... 1931 Fillmore
Sussman, Wormser & Co. ..... Brannan, bet. 7th & 8th
Tillman & Bendell ..... 1710 Fell
Von Borstel, Otto C. ..... 1101 McAllister
West, Elliott & Gordon....500-504 Hayes
Wellman, Peck & Co. .....311-337 East
Wethered, Wm. Co. .....1965 Sutter

GUNS AND AMMUNITION.
Bekeart, Phil. B. Co. ..... 1346 Park St., Alameda
Golcher Bros ..... 513 Market
Shreve & Barber Co. ..... 17 Grant Ave.

HARDWARE.
Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros.....541 Halght
Brittain & Co.....Van Ness & Turk
Brown, Chas. & Son.....1204 Geary
Brown, The Ralph Co..5th and Tehama
Dunham, Carrigan & Hayden.....Eighth & Kansas
Froelich, Christian .. Pacific Union Club
Holbrook, Merrill & Stetson.....6th and Townsend
Ils, J. G. & Co. ..... 827 Mission
Marshall-Newell Supply Co., 146 Steuart
Marwedel, C. W. 258 9th
Montague, W. W. & Co. ... Turk & Polk
Pacific Hardware & Steel Co. .....Seventh & Townsend
Palace Hardware Co. ... 456 G. G. Ave.
Philpott, C. H.....135 Fifth
Pike, C. W. & Co. ..... 3446 Clay
Rosekrans, H. & Co. ..... 511 Sixth
Smith, Peter A. ..... 10 Bluxome
Tayler & Spotswood Co. ..... 19th & Minnesota
Woods, Charles M. ..... 2123 Pierce
Wright Hardware Co..San Leandro, Cal.

HARNESS AND SADDLERY.
Johnson, J. C. Co..Cloyne Court, Berkeley
Liebold Harness Co. .....Golden Gate Ave. near Fillmore

HAT MANUFACTURERS.
California Hat Co. ..... 1420 Howard
Triest & Co. ..... 27-37 South

HATTERS.
Colman Hat Co.....1809 Fillmore
Fannin & Elmendorf .... 320 Locust Ave.
Fisher & Co.....2270 Broadway
Herrmann & Co. ..... 1718 Market
Kline, Louis & Co..Larkin near California
Lundstrom, K. A.....530 Haight
Meussdorffer, J. C. Sons ... 909 Fillmore

HAY AND GRAIN.
Anspacher Bros. .....1103 O'Farrell
Burke, James .....2857 Folsom
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co. ..... 333 Berry
Scott & Magner.....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.
Odea, Martin.....212 Locust Ave.

HOTELS.
Abrahamson, A.....
Hotel St. Francis.....Geary & Powell
Martin, H. G. .....2062 Sutter
Palace Hotel ..... Post & Leavenworth
Phillips, H. B.....Union Trust Bldg.
Turpin, F. L.....Royal House, Oakland

HOUSEHOLD UTENSILS.
Wiester & Co. ..... 2973 Folsom

ICE DEALERS.
Consumers Ice Co. .....420 Eighth
Merchants Ice and Cold Storage Co.....Lombard & Sansome
National Ice and Cold Storage Co., The ..... Kansas and Division
Union Ice Co. 735 4th

IMPORTERS.
American Mercantile Co. 628 Montgomery

INSURANCE.
Ahpel, H. C. Co. ..... Union Trust Bldg
Alliance Assurance Co., Ltd...1359 Post
Berthau, Cesar.....Eleventh cor. Clay, Oakland
Boardman & Spencer.....458 Ninth, Oak.
Brown, Edw. & Sons.....1008 Broadway
Christensen, Edwards & Goodwin ..... Telegraph Ave. & 20th St. Oakland
Commercial Union Assurance Co., Ltd. ..... 1359 Post
Davis, J. B. F. & Son.... 1224 Buchanan
Dorn, E. L. ..... 1042 Ellis
Dornin, Geo. D.....Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansome
German Ins. Co. of Freeport ..... Van Ness & Clay
Grant, Geo. F.....
Gutte & Frank.....2109 Pacific Ave.
Herold, Rudolph, Jr. .....53 Post
Hillman, John R., & Son..Fillmore & Pine
Insurance Co. of North America.....805 Monadnock Bldg.
Kilgarif & Beaver ..... 903 Eddy
Landers, Wm. J. ..... S. E. cor. 13th & Harrison
Liverpool & London & Globe Ins Co.....Tribune Bldg., Oakland
London & Lancashire Fire Insurance Co. .....2101 Van Ness Ave.
Manheim, Dibbern & Co., 217 Sansome
Miller, T. L. ..... 1042 Ellis
New York Life Ins. Co.....640 Mission
New Zealand Insurance Co. ..... 312 California
Northwestern Nat. Fire Ins. Co..... 1455 Franklin
Norwich Union Fire Ins. Society..... 314 California
Pacific Mutual Life Insurance Co., The ..... 903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....First National Bank Bldg., Berkeley
Parker, C. M. T., ...1258 26th Ave., Fruitvale, Cal.
Perrin, Howard ... 701 Monadnock Bldg.
Potter, Edw. E. .....1808 Franklin
Preferred Accident Insurance Co.....1112 Union Savings Bank Bldg., Oak.
Sperling, Frank.....
Stovel, C. J. ..... 8th & Market
Underwood & Smith .....332 Bush
Voss, Conrad & Co. ..... 229 Monadnock Bldg.
Waniorek, M. ..... 1712 Devisadero
Watson, Taylor & Sperry..... Montgomery Blk.
Watt, Rolla V.....2306 Pine
West Coast Life Insurance Co., 1042 Ellis
Wilson, Horace .....407 Montgomery

IRON WORKS.
Cal. Iron Yard ..... 417 Kohl Bldg.
Fulton Iron Works..... First & Market
Macauley & Co. 18 Telegraph Ave., Oak.
Moore & Scott Iron Works..... Main and Howard
Morton & Hedley ..... 215 Harrison
Risdon Iron Works .....298 Stuart
Vulcan Iron Works...Kearny & Francisco

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co. ..... 1407 O'Farrell
Solomon, C. Jr.....4050 Twenty-fourth

JAPANESE AND CHINESE SILKS.
Hart, B. & Bro. .....1120 Sutter
Mendelson Bros. ..... 1060 Clay, Oak.

JEWELERS.
Abrams, Henry M. ..... 717 Market
Andrews, A.... Van Ness Ave. and Ellis
Baldwin Jewelry Co. . 1261 Van Ness Ave.
Bohm Bristol Co. ..... Van Ness Ave. & Sacramento
California Jewelry Co. ..... Mutual Savings Bank Bldg.
Carrau & Green, ... 1510 Buchanan
Diamond Parlor Jewelry Co.....1129 Fillmore
Eisenberg, A. & Co. .....3760 Clay
Elgin National Watch Co. ..... Mutual Savings Bank Bldg
Glindermann, W. .....1532 Fillmore
Greenzweig, George & Co. 2322 California
Hall, A. I. & Son ..... 717 Market
Hammersmith & Field..801 Van Ness Ave.
Herinqhi, Leo.....896 Steiner
Huguenin, Adolph.....
Isaacs, Abe ..... 739 Van Ness Ave.
Judis, Alphonse Company ...704 Market
Nordman Bros. ..... 717 Market
Radke & Co. .. Bush St. & Van Ness Ave.
Schussler, M. & Co. ..... 1517 Bush
Shreve & Co.....2429 Jackson
Sorensen, James A. & Co.....1255 Fulton
Vanderslice, W. K. & Co. ..... Van Ness Ave. & California

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co... 1506 Sacramento

KNITTED GOODS.
Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co. ..... Van Ness Ave. & California

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co. ..... California & Van Ness Ave.
Magnin, I. & Co., ... Van Ness & Austin Aves.
Marks Bros.....1220 Market

Paragon, The.....
.....Van Ness bet. Geary & Post
Schwartz & Goodman ... 1545 Fillmore

LADIES' TAILORS.

Flamm, G. .....2202 California
Gadner, A. ..... 2378 Pine
Honig, S. ..... 823½ Eddy
Lowenthal & Co.....
Rothschild, M. .....

LAMPS.

Boesch Lamp Co. ..... 1135 Mission
Bauer Lamp and Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry..... 468 25th, Oakland
La Grande Laundry Co. .....234 12th St.
National Laundry Co.....3844 Eighteenth
San Francisco Laundry Assn.....
....Eddy between Fillmore & Steiner
United States Laundry.....
White Star Laundry .....385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. .....
....1237 Broadway, Oakland

LAW BOOK PUBLISHERS.

Bancroft Whitney Co.....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....3rd Ave & E. 11, Oak.
Kohlberg & Co. ..... 526 Washington

LEATHER AND LEATHER GOODS

Brown & Adams, Sacramento near Davis
Frank, S. H. & Co. ..... 2372 Market
Wagner Leather Co. .....112 Clay
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Co.....
..... 661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....
..... Sacramento & East
Holmes Lime Co.....1904 Devisadero

LITHOGRAPHERS.

Britton & Rey .....555 Commercial
Galloway Lithograph Co.....
..... 1664 Howard
Roesch, Louis, Co.....Fifteenth & Folsom
Schmidt Lithograph Co.....
..... 5th & Adeline, Oakland
Union Lithograph Co.....
.....426 Ninth, Oakland

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J. ..... 316 Fulton
Kelly, Thomas & Sons ... 1534 Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co....Fourth & Channel
Blyth & Trott.....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co. ..... 810 Kohl Bldg.
Dodge, E. J. & Co. ..Lombard St. Wharf
Dolbeer and Carson Co. .....
..... Lumberman's Bldg
Excelsior Redwood Co..Fourth & Channel
Grays Harbor Commercial Co. .....
..... Foot of Third
Grecnewald, Otto H. ..... Kohl Bldg.
Hammond Lumber Co..Mission St. Wharf
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co. ..... 633 Howard
Hooper, C. A. & Co. .....32 Steuart
Hooper, F. P. & J. A.....
..... Lumberman's Bldg
Howard, E. A. & Co. ..... 20 Howard
Jones, Hugh, Lumber Co.....817 Florida
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
..... Maritime Bldg., 172 East
Pope & Talbot ..... Foot of Third
Renton, Holmes & Co. ..... 116 Battery
San Francisco Lumber Co.....
.....Channel St. bet. Fourth &Fifth
Seymour & Elliot ..... 142 Townsend
Sierra Lumber Co.....
.....476 Thirteenth St., R. 8, Oakland
Simpson Lumber Co. ..... 24 Drumm
Slade, S. E. Lumber Co. .....65 Mission
Tacoma Mill Co.....1896 Green
Truckee Lumber Co. of S. F...144 King
Union Lumber Co.....Sixth & Channel
Van Arsdale-Harris Lumber Co. .....
..... 5th & Brannan
Wendling, G. X.....

MACARONI MANUFACTURERS.

California Italian Paste Co. .....
..... 759 Bryant

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co. ..... 1435 Pine
American Tool Works.....109 Mission
Bay City Eng. & Supply Co. 215 Spear
California Hydraulic Engineering Co..
.....1169 Jefferson, Oakland
California Tool Works ..... 143 Beale
Compressed Air Machinery Co.....
..... Jessie & Eckert
Cyclops Iron Works ..... 223 Main
Evans, C. H. & Co. ..... 109 Fremont
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone.....
..... 316 Market
Hall, Robert .....552 Folsom
Henshaw, Bulkley Co. ..... 219 Spear
Meese & Gottfried Co....19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool and Supply Co. ..558 Howard
Pennington, Geo. W. & Sons, Inc.....
.....934 Shotwell
Pierson, Roeding & Co. .....
..... Monadnock Bldg.
Ralston Iron Works ... 20th & Indiana
Sanitary Devices Manufacturing Co...
.....16th St. and San Bruno Ave.
Schilling, Adam & Sons .....203 Main
Union Iron Works.....Potrero, S. F..
Van Winkle, H. L. ..... 228 Folsom
Young, A. L. Machinery Co., 319 Howard

MANTELS, GRATES AND TILES

Bush & Mallet Co.....3060 Seventeenth
Mangrum & Otter ..... 540 Mission
Rigney, Thos. F. ..... 2564 Market

MANUFACTURERS' AGENTS.

Aiden, S. F. & Co.....2386 Green
Cardinell-Vincent Co. .....
..... 520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The, ...
..... Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten ..... 318 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co. 1770 Pacific Ave.
Morgan & Allen Co. ..... 717 Market
Robinson Bros.....127 Telegraph Ave, Oak.
Sellman, Waters H.....2602 Filbert

MARBLE WORKS.

Musto, Jos. & Son ... 565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co. ..... 122 Utah
Crescent Feather Co. .....
..... Nineteenth & Harrison
Hagemann, H. M. .....1529 Pine
Hoey, John ..... Rhode Island & 8th
Klopstock Bros. ..... 2257 Folsom

MEN'S FURNISHING GOODS.

Baumel, Fred J., ...Kentfield, Marin Co.
Bullock & Jones.....801 Van Ness Ave.
Cluett, Peabody & Co.....
..... Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Elkus-Brenner Co., The ... 43 South St.
Greenebaum, Weil & Michels .....
.....6th & South
Hansen & Elrick ..... 1105 Fillmore
McNamara & Moran.....737 Fourteenth
Rogerson, J. C.....
Schoenfeld, Adolph ... Fillmore & Ellis
Great Wardrobe, The ....Van Ness & Ellis
Toggery, The..S. E. cor. Van Ness & Ellis
United Shirt & Collar Co. .....

MERCHANT TAILORS.

Craig Bros. ..... 604 Mission
Growall, W. L. Co. .....
..... Mutual Savings Bank Bldg.
Harshall, A. ..... 2053 Sutter
Jacobi Bros. ..... 2123 Fillmore
Lyons, Chas. ..... 1472 Fillmore
Martin Bros. .....
..... Market, bet. Polk & Van Ness
Reid, J & Son.....
...Delbert Blk, Van Ness & O'Farrell
Rhenstrom, C. H. ..... 2415 Fillmore
Valentine, R. ..... 724 Market

METAL WORKS.

Finn, John Metal Works ... 384 Second
Paeific Plating & Metal Works.....
Paeific Metal Works .....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co of Cal.....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy ..... 231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G. ..... 624 Russia Ave.
S. F. Cream Depot ..... 2632 Mission
Standard Milk Co. 3201 16th

MILLINERY.

Butler-Schultz Co. ..... 957 Geary
Hinz & Landt.....286 Devisadero
Holm & Nathan ..... Bush & Polk
Muller & Raas Co.....
..... Polk St. bet. Sutter & Bush
New York Millinery, The .....
..... 133 Van Ness Ave.
Spencer & Mitau .... 1140 Van Ness Ave.

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Cal. Mineral Water Co.....
..... 310 Walnut, Berkeley
Ring Bros. ..... Ninetcenth & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Water Co. .....
..... S. E. cor. 6th & Brannan
Witter Medical Springs Co.....
..... 563 11th St., Oakland

MINING COMPANIES.

Alaska Treadwell Mining Co.....
..... 832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T. ..... 832 Octavia
Pew, J. W. ..... Hathaway's Wharf
Ralston, W. C. .....511 Market

MINING MACHINERY.

Woodbury, George E.....611 Buchanan

MUSTARD MANUFACTURERS

Burr, C. C. & Co. ..... 1426 Filbert

NECKWEAR MANUFACTURERS

Heineman, H. M. ..... 1649 Bush

NEWS DEALERS.

Foster & Orear.....Ferry Bldg.

NOTIONS AND SMOKER'S ARTICLES.

Son Bros. & Co.....2124 Broadway

OILS.

Porter, W. S. ..... 233 King
Standard Oil Co.....Seventh & Irwin

OPTICIANS.

Berteling Optical Co. ..... 1529 Bush
Cahn Standard Optical Co.....
..... Sutter & Laguna
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co. ..1821 Fillmore
Hirsch & Kaiser ..... 1757 Fillmore
Kahn, Geo. H. ... 1232 Van Ness Ave.
Kahn, Henry & Co., 1309 Van Ness Ave.

OYSTER DEALERS.

Darbee & Immel .....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 4th & Channel
Morgan Oyster Co., The,.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers Assn ..... 74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits, Chas. D. ..... 51 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co. .....1816 Market
Clinch, C. G. & Co. ..... 156 King
Fuller, W. P. & Co. ..... 106 Beale
Magner Bros. ..... 419-421 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Rea, L. A. & Co. .....1228 Fillmore
Whittier-Coburn Co. . Cor. 7th & Hoover

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons ..... 729 Devisadero
Brace, N. ..... 447 Valencia
Fraser, John P. .....221 Fell
Frink, Geo. K. ..... 2626 Vallejo
St. Denis, J. Co. ..... 1457 Ellis
Stein, Your Painter,.....3052 Sacramento
Swan, J. S.....

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills .....
....414 Montgomery
Crown-Columbia Pulp & Paper Co....
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Union Bag & Paper Co.....
..... 1061 Franklin, Oakland
Union Pulp & Paper Co. .....

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. .....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. .....
..... 842 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....2476 Howard
California Fig Syrup Co. .... 392 Church
Law, Herbert E. ..... Fairmont Hotel
National Pharmacy Co. .....
..... 957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. .....
..... Turk & Van Ness Ave.
Taber Photo Co. .....
Waters, R. J. & Co .....1946 California
Weidner, Charles ..... 1639 Fillmore

PHOTO-ENGRAVERS.

Bolton & Strong ..... Mission & 15th
Sunset Photo & Eng. Co. .....
..... Geary & Buchanan

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. ..... 1221 McAllister

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., Van Ness & Post
Curtaz, Benj. & Son ..1615 Van Ness Ave.
Deitemeier Piano Co .....
Eilers Music Co.....1130 Van Ness
Kohler & Chase ... Sutter & Franklin
Mauzy, Byron ..... 1165 O'Farrell
Pierce, Walter S. & Co. .....
..... 689 Fourteenth
Sherman-Clay Co. .....
..... 1625 Van Ness Ave.

PICKLE MANUFACTURERS.

Fisher Packing Co. .....

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros. ..... 1115 Sutter
Murray Bros. ..... 623 Sacramento
Snook, Wm. & Son .....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co,.....1177-1179 Turk
Wittman, Lyman & Co. ..... 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Barker & Kinney .....
Dalziel-Moller Co. ..... 543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co. ..... 321 Drumm
Buttgenbach, Jos. ..... 565 Bryant
Cudahy Packing Co,.....417 Shotwell
Heineman & Stern ..... 1040 McAllister
Roth, Blum & Co. ... Alameda & Utah
South S. F. Packing & Provision Co....
..... 139 Fifth
Western Meat Co. .....Baden
Wilfert Bros. .....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A. ..... 11th & Market
O'Brien & Spotorno.....1212 Golden Gate
Tiddy, Richard ..... 1119 Post

POWDER WORKS.

Cal. Powder Works .....
..... 2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau .....
..... Kohl Bldg.

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks ..... 611 Harrison
Brunt, Walter N., Co. ..... 391 Jessie
Cubery & Co. ..... 1536 Geary
Dempster Bros. .....
..... Seventeenth & Rhode Island
Freygang-Leary Co. ..... 1322 Howard
Gabriel-Meyerfeld Co. ..... 2366 Market
Gilmartin Co. ..... 107 Scott
Greater San Francisco Printing Co. ..
..... 14 Leavenworth
Hadwen-Swain Mfg Co. .....92 Seventh
Monahan, John & Co. ....449 Duboce Ave.
Murdock, C. A. & Co., Inc. 1580 Geary
Mysell-Rollins Co. ..... 22 Clay
Partridge, John ..... 759 Fillmore
Pernau Publishing Co. .....423 Hayes
Phillips & Van Orden Co. .. 1617 Mission
Roberts Printing Co. .....220 Sutter
Spaulding-Graul Co. ..... 912 Howard
Stanley-Taylor Co., The .... 554 Bryant
Torres, Jos. M. ..... 534 Commercial

PRINTERS' INK.

Reed & Goodman.....
.....564 E. 12th St., Oakland

PROPERTY OWNERS.

Andros, Milton ..... 1926 Broadway
Ballard, J. Stow ..... 3303 Clay
Bishop, Thos. B. .....2309 Washington
Crocker Estate Co. ..... 2129 Laguna
D'Evelyn, Dr. Frederick W. .....
..... 2115 California
Flood, James L. ... James Flood Bldg
Gibbons, Dr. Henry, Jr., 2405 Fillmore
Heller, E. S. ..... Union Trust Bldg
Hewes, D. .....Orange, Cal.
Johnson, M. ..... Ross Valley
Kellogg, Sheldon G. ..... 503 Eddy
Keyes, A. D. .....1022 Monadnock Bldg.
Law, Hartland ..... Fairmont Hotel
Marye, Geo. T., Jr. ..... 345 Haight
McNutt, Dr. W. F. ..... 1800 O'Farrell
Montgomery, D. W. ..... 2419 California
Newbauer, H. W. .....1914 Sacramento
Page, Chas. ..... 2518 Pacific
Parrott, John ..... 502 California
Payson, A. H. .....
... . Santa Fe Office, Ferry Bldg
Pillsbury, E. S. ..... Kohl Bldg
Pischel, Kasper, M. D. ..1817 California
Platt, Frank L., D. D. S.....712 Steiner
Quinn, John E. ..... 1849 Bush
Rosenthal, Dr. C. H. ..... 636 Baker
Runyon, E. W. ..... 2400 Broadway
Scheeline, S. C.....1827 California
Schussler, H. ..... 1409 Sutter
Shiels Estate Co. ..... 1380 Sutter
Stevens, Martin....1033 Golden Gate Ave.
Tevis, Wm. S. .....
Van Orden, Dr. L. C. ...2417 Washington
Wilson, A. W. ..... 2430 Broadway

PUBLISHERS.

Commercial News Publishing Co. .....
..... 1330 Pierce
Kuranaga & Co. ..... 1344 Geary
Lobbett, F. J. .. 2046 Center St., Berkeley
Mitchell, Edw. H. .....3363 Army

PUMPING MACHINERY.

Byron Jackson Machine Works .....
.....18 Telegraph Ave., Oakland
Dow, Geo. E. Pumping Engine Co.....
..... 3116 Washington
Platt Iron Works Co.....Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie
Jackson, Byron Machine Works ....
.....1313 Broadway, Oakland

RATTAN WORKS.

Coulter's Rattan Works ... 1429 Bush

REAL ESTATE DEALERS.

Armstrong-Quatman Co. .....742 Polk
Aronson Realty Co. ..... 2053 Sutter
Ashton & Gardiner.....214 Pine
Babin, Landry C.....413 Kearny
Baldwin, O. D. & Son .....1109 Post
Baldwin & Howell ..... 318 Kearny
Baldwin & Stetson .....1924 Post
Bancroft, Paul ..... 731 Market
Bew, Geo. E. & Co....1124 Van Ness Ave.
Boardman Bros. & Co. ... 508 California
Bovee, Toy & Co.....328 Montgomery
Bryan, Wm. V. & Co., ...1732 Fillmore
Buckingham, A. E. ..... 2808 Jackson
Burnham & Marsh Co. ... 1942 Fillmore
Bush, David & Son ..... 2007 Sutter
Cal. Real Estate Exchange .....
... . 1724 Broadway, Oakland
Clark, John ..... 1515 Bush
Cline & Duncan ..... 2217 Mission
Coffey, H. E. ..... 1244 Masonic Ave.
Cranston, Belvel & Dwyer ... 923 Fillmore
Crim, W. H. & Co. ... Monadnock Bldg.
Davis, Alfred E. .....
Easton, Wendell ..... 2023 Fillmore
Ehrenpfort, Wm. ..... 801 Fillmore
Giselman, Wm., 1300 Golden Gate Ave.
Grady, John H. ... 720 Golden Gate Ave.
Gunn, Benj. M. & Co.... 332 Montgomery
Half Moon Bay Development Co. .....
..... 1109 Post
Healy & Gillespie ..... 244 Church
Hendrickson, Wm. & Co. ... 1701 Gough
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale ..... 2219 Fillmore
Hooker & Lent ..... First & Market
Hooper, E. J. .....
Joost Sons & Co.....2016 Sutter
Kane & Peterson .....1913 Post
Langrebe, McNevin & Jones, 1707 Geary
Lyon & Hoag ..... 636 Market
Madison & Burke ..... 2126 Fillmore
Magee, Thos. & Sons .....5 Montgomery
Martin, Walter S. ..... 1860 Webster
Marston, Frank W. ... 2714 Sacramento
McElroy, R. D. .....
..... Mutual Savings Bank Bldg.
Mooser & St. Germain.....1354 Polk
Nelson, Johnson & Co. ..... 375 Bush
Oliver, P. B.....104 Montgomery
Patterson, Geo. W. H. .....1917 Pine
Polito, John L.....86A Sanchez
Realty Syndicate, The .....
..... 1218 Broadway, Oak.
Riandi & Guzzi .....
Rich, A. J. & Co. ..... 2421 Fillmore
Roberts, John W. ..... 220 Sutter
Sachs, Sanford ..... 339 Montgomery
Sage, O. G. & Co. ..... 1635 Bush

S. F. & Suburban Home Building Society ..... 201 Euclid Ave.
Schroth Co., The .....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J. .....2838 Buchanan
Shainwald, Buckbee & Co. ....1366 Sutter
Skelton, E. W. ..... 2088 Bush
Speck & Co. .....54 Geary
Strassburger, I. & Co. .....484 California
Stine, O. C. .....1515 Bush
S. F. & Suburban Home Bldg. Society ..... S. W. Cor. Euclid & Jordan Aves.
Umbsen, G. H. & Co. .....20 Montgomery
Von Rhein & Co. ..... 2332 Pine
Weck, F. A. Realty Co.... Midway Bldg.
Wehe, A. W. .....777 Eddy
Williams & Surryhne ..... 1209 Sutter

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works ....First & Howard

RESTAURANTS.

Arfsten, Eicher Co. .....
Bay State Restaurant, Stockton & Market
Bergez, John .....
Besozzi, Louis .....22 Sansome
Blanco, A. B. .....
Christensen, M. A. C. ..... 870 Mission
Gallndo, F. B. ..... 1226 Post
Hansen, H. B. .....
Krone, F. W. ..... 911 O'Farrell
Larsen, C. G. ... 17th Ave. bet. M & N
Malfanti, J. & Co. .....
Nissum, James A. ..... 919 Fillmore
Petersen, Jacob .....9 Market
Priet, P. & Co. .....
Pouchan, G. & Co..497 Golden Gate Ave.
Ravn & Karstensen .....
Swain, Frank A. ..... 1111 Post
Tait's ..... 709 Van Ness Ave.
Techau, R. J.....1279 Weber St., Alameda
Techau Tavern Co. ..... 1307 Sutter
Westerfeld, P. & Co..... 1530 Haight
Zinkand, Chas. A. .....

RIGGERS.

Smith & Rice Co. Market & Grant Ave.

ROOFERS AND ROOFING MATERIALS.

General Roofing Co., The .... Grant Ave. & Bush

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. ..... 280 Guerrero
Pacific Refining & Roofing Co. ....16th and Mississippi

RUBBER GOODS.

Boston Woven Hose & Rubber Co. ... . 572 E. Twelfth, Oakland
Bowers Rubber Works.....57 Sacramento
Goodyear Rubber Co. .... 573-579 Market
Gorham Rubber Co. ....4th & Washington, Oakland
Winslow, C. R. & Co. .... 2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co. ..... 1543 Pine

RUG MANUFACTURERS.

California Rug Co. ..... 3147 Lombard

SAFES.

Freeman, I. ..... 2518 Clay
Herring-Hall-Marvin Safe Co. .... 1928 Pine
Hermann Safe Co., The ... 120 Folsom
Parcells Safe Co. .....523 Market

SAW WORKS.

Cal. Saw Works, ...855 North Point
Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. .....

SCHOOL FURNITURE & SCHOOL SUPPLIES.

Weber, C. F. & Co..... .....521-523 Seventeenth St., Oakland

SCHOOL BOOK PUBLISHERS.

Ginn & Co. ..... 1247 Broadway, Oak.

SCOTCH TWEEDS.

Craig Bros...O'Farrell and Van Ness Ave.

SCREEN WORKS.

Quick, John W..... .....2619 Dwight Way, Berkeley

SEEDS AND GRAIN.

Bowen, E. J.....2296 Jackson

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co..... .....Sansome & Broadway

SEED GROWERS

Metson, W. H.....1101 Laguna
Morse, C. C. & Co.....217 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons .....17 Spear
Gladding, McBean & Co.,....Eddy & Hyde
Steiger Terra Cotta & Pottery Works, ... 18th & Division Sts.

SEWING MACHINES.

Cohen's, I. S. Sons .....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E. ..... 1388 Geary
Singer Mfg. Co. ..... 17 Jones
White Sewing Machine Co., 1878 Market
Wilcox & Gibbs ..... 724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co. .... Eighth & Townsend

SHEET METAL WORKS.

Delano Bros. Spear bet. Market & Mission
Shields, Thos. ..... 571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co. .... Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc. .... Foot of Adeline, Oakland
Pacific Shipyard & Ways Co., ... Alameda Point, Oakland Creek
Turner, Matthew ..... 209 Steuart
Whelan, Jas. J. ..... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..... ..... 138 Steuart
Josselyn, G. M. & Co. ..... 106 Main
Weeks-Howe-Emerson Co. ....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California
American Trading Co..Monadnock Bldg.
Balfour, Guthrie Co. ..... 416 Jackson
Dempster & Son ..... 416 Jackson
Gale Bros. ..... 408 Davis
Grace, W. R. & Co..California nr. Kearny
Herrmann, Geo. Co. ..... 2504 Scott
Johnson-Locke Merc. Co. ....714 Broadway, Oakland
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Montgomery Block
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co. .... 690 Commercial
Newhall, H. M. & Co. 2009 Pacific Ave.
Otis, McAllister & Co. ... 2436 Jackson
Parrott & Co. ..... Kohl Building
Plummer, Geo. E. & Co. ... 151 Stuart
Spreckels, J. D. & Bros. Co. .... Pacific St. Wharf
Williams, Dimond & Co. ..... 426 Cal.

SHIPSMITHS.

Christoffersen & Tway ..... 420 Beale

SHIRT MANUFACTURERS.

Heynemann & Co. ..... Page & Fillmore
Ulman, Selligsohn & Brown..... .....Sixth & Eldorado

SICK ROOM GOODS.

Goodban, F. E. ..... 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 16th
Carlson-Currier Co.,.....408 Polk

SILVERWARE.

Graves, W. E. ..... 1116 Broadway, Oak.

SMOKERS' ARTICLES.

Helninger, C. P. & Co. .....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. ... . 17th nr Rhode Island
Lille, Chas. ..N. W. cor. Bay & Webster
Luhn, Otto & Co. ..... 117 Diamond
Newell & Bros. ..... 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co. .....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. ..... 603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. ..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. ..... 1432 Steiner

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne ....419 Eleventh St., Oakland
Bonestell, Richardson & Co,.....475 Sixth
Crocker, H. S. Co. ..... 517 Market
Heynemann, Milton & Co. Mission near 4th
Schlueter & Rapson ..... 747 Market
Schwabacher-Frey Stationery Co. .... 42-44 Sutter
Upham, Isaac Co. ..... 17th & Folsom

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works ... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. .... City Wharf, foot of Webster
Capelle, Robert .. Van Ness Ave & Eddy
Cook, Thos. & Son, 410 14th St., Oak.
Fugazi, J. F. ..... 628 Montgomery
Loveland, H. D. .....1602 O'Farrell
Pacific Coast Steamship Co....Pier No. 9
Pacific Mail Steamship Co. .... 1st & Brannan
Toyo Kisen Kaisha ..... 217 Brannan
Monticello Steamship Co. ....Clay St. Wharf, north end Ferry Bldg.
Northern Commercial Co. .... Merchants' Exchange Bldg.
Occidental & Oriental S. S. Co. .... Pacific Mail Dock
S. F. Dry Dock Co. ..... Hunters Point
Ship Owners' & Merchants' Tug Boat Co.

STEEL DEALERS AND MANUFACTURERS.

Doble, Abner Co. ....Fremont & Howard
Pike, C. W. Company ..... 9 Mission

STEVEDORES.

Eschen & Minor ..... 8 Mission

STORE AND OFFICE FIXTURES ...

Fink & Schindler Co., The.....218-13th
Simmen, John ..... 1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. .....27 Minna
Stelger & Kerr ..... 18th & Folsom

SURGICAL INSTRUMENTS.

Walters & Co. .....1608 Steiner

SURVEYING INSTRUMENTS.

Lietz, The A. Co. .....642 Commercial

SYRUPS.

Colonial Maple Sugar & Syrup Co. 3460 25th
Long Syrup Refining Co. 8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Pacific Cereal Assn. .... 1069 Broadway, Oakland

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. .....2258 Bush
Baumgarten, J. & Co..... .....671 Golden Gate Ave.
Ford, C. W. R. & Co..665 Golden Gate Ave
Reiss Bros. & Co.,..... 1554 Post

TAILOR TO THE TRADE.

Lapp, Henry Tailoring Co....3315 Jackson

TANNERS.

Eagle Tannery....26th & San Bruno Ave.
Legallet-Hellwig Tanning Co. .... Sixth Ave. South. South S. F.
Norton Taning Co. ... Tenth Ave So.

TEAS, COFFEES AND SPICES.

Argonaut Tea & Spice Co. 1578 24th Ave.
Brandenstein, M. J. & Co. .... Spear & Mission
Caswell, Geo. W. & Co. .....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co. ... Howard & Spear
Grandjean, Henry ..... 419 Jackson
Guittard & Co. ....360 12th St., Oakland
Hills Bros. .....645 Howard
Jones-Paddock Co. .....1st & Clementina
Schilling, A. &Co. ..... 2nd & Folsom
Thierbach, Chas. F. Co. .....111 Front
Tyler, S. H. & Son.....3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co. .... Fell & Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co. ....Clay St. Bulkhead

THEATERS.

Belasco & Meyer. ..... 1712 Sutter
Orpheum Circuit Co. ... 1809 California

TIMBER PRESERVING.

S. F. Timber Preserving Co. 131 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....16th & Folsom

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. .... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co. ..... 1321 Octavia
S. F. Towel Co. ..... 707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. ..... 1600 Polk
Sadler & Co. 143-5th

TRANSFER COMPANIES.

Morton Special Delivery .... Ferry Bldg.
Pacific Transfer Co. ..Howard St. Wharf
People's Express Co. ..... 106 Stuart
Union Transfer Co. .....Ferry Building
Wells-Fargo Express Co. ..... Ferry Bldg

TRUNKS.

Hirschfielder & Meaney ..20th & Florida
Malm, C. A. & Co. .....1215 Sutter
Oppenheimer, James ..... 1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bacon Bros. ..... 2024 Sutter
Bannan's Typewriter Exchange .... 228 California
Bornemann, Geo. C. Co., Inc..... .... 1407 O'Farrell
Ramle Mfg. Co. ..... 1137 Geary
Revalk, R. E. & Co. .....314 Market

UNDERTAKERS.

Gray, N. & Co. ..... 2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave.
Truman, Chas. H. J. .....1909 Mission
Valente, Marini & Co. ... 3424 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. Mission St. bet. 5th & 6th

UNDERWEAR.

Deimel Linen Mesh System Co..... ..... 1107 Van Ness Ave.

UNIFORMS AND REGALIA.

Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co. .....

VARNISH MANUFACTURERS.

Berry Bros. Ltd. .....568 Howard

VINEGAR MANUFACTURERS.

Consumer's Y. & V. Co. .....690 Grove
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co..... ... N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. ..... 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. .. 534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John ..... 817 Page
Tozer, L. & Son .....1527 Pine
Uhl Bros. ..... 717 Market

WAREHOUSES.

Granger's Business Association .... 1637 Webster
Haslett Warehouse Co., The .... 105 Townsend
Lombard Warehouse Co. Inc. ....204 Cal.
S. F. Warehouse Co...Howard St. Wharf
South End Warehouse Co. .... Second & Townsend

WELL BORERS.

Lowe, J. W. ..... 710 Fell

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co. ..... 608 McAllister

WIRE AND WIRE ROPE.

Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel..... ..... 1st & Harrison
Arnhold, B. & Co. ..... 2342 Devisadero
Berges, P. B. ..... Pine and Webster
Bibo, Sam & Co. .....1213 Sutter
Bozio, O.....1125 Laguna
Braunschweiger Co. .....Palo Alto
California Wine Assn, Third & Townsend
Cerruti Mercantile Co. ... 534 Washington
Chapman & Wilberforce..628 Montgomery
Chevalier, F. Co. ..... 57 Washington
Crown Distilleries .. Merchants' Exchange
Cunningham Distilleries Co. ..312 Battery
French-American Wine Co. .... 1821 Harrison
Gundlach Bundschu Wine Co. ....2020 Pine
Grauerholz, H. J. .....2450 Mission
Herrscher, Jos. Co., Inc..Church & Market
Hildebrandt Posner Co.....2711 Pine
Holtum Schmidt Co. ..... 1640 Haight
Holtum, Ferdinand ..... 2022 Pine
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony .... Cor. Battery & Greenwich
Jesse Moore Hunt Co. ..... 200 Laurel
Jones, Mundy & Co....Monadnock Bldg.
Kuhls-Schwarke & Co. ..... 710 Fell
Lachman & Jacobi... Union Trust Bldg.
Laventhal Bros. .....1317 Fillmore
Levy, Simon Co. ..... 208 Twelfth
Livingston & Co.....3443 17th
Lubben, John ..... Drumm & Merchant
Lyons, The E. G. & Raas Co. .... 430-434 Bryant
Mann, C. M. & Co.....280 7th
Martinoni, E. ..... 714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co. 2499 17th
Meinecke, Chas. & Co. ... 314 Sacramento
Moore-Hunt, The Jesse Co. .... 725 Harrison
Naber, Alfs & Brune ..... 825 Mission
Napa & Sonoma Wine Co. .....112 Tenth
Rathjen Co. ..... 1810 Laguna
Rheinstrom Bros. .....19 Ninth
Rosenblatt Co., The....Sacramento, Cal.
Ryhner, Chas. .... S. W. Cor. Folsom & Army Sts.
Schilling, C. & Co. ..... 230 Brannan
Schlesinger & Bender ..... 2059 Bush
Shultz Wm. & Sons .....
Shea Bocqueraz & Co. .. 15th & Harrison
Siebe Bros. & Plageman..... 419 Larkin
Spruance-Stanley Co. .....
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Distilling Co. .... 43 Clay
Swiss-American Wine Co. 530 Washington
Van Bergen, N. & Co....806 Ashbury St.
Weniger, P. J. & Co. .... Van Ness Ave. & Ellis
Wetmore, Bowen Co. .... 111 San Pablo Ave. Oakland
Wichman, Lutgen & Co..... . Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co. .... 16th & Folsom
Roebling's John A. Sons Co..... ..... 202 Second
Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WOOD DEALERS.

Union Wood & Timber Co.....1230 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The ..... 68 Kansas
Lake & Co., Inc ..... 3d & South Park
Levensen Company ..... 145 Townsend

WOOL.

Koshland, S. Co. .....426 California
S. F. Wool Sorting and Scouring Co....

WOOLEN MANUFACTURERS.

Sheideman, B. ..... 2275 Broadway

WRECKERS.

Whitelaw Wrecking Co. ..... 336 Main

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION, 3000 COPIES

Issued from the temporary headquarters of the Association, 779 Market Street, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, EDITOR.

THE ATCHISON, TOPEKA AND SAN FRANCISCO

It would be a graceful and a gracious tribute to this City if the Atchison, Topeka & Santa Fe railway would change its name to the one suggested above. In addition, it would be a valuable return, at comparatively small expense to the company, for favors and privileges that have been extended by the City to the railway, and for the warm welcome with which the advent of San Francisco's second transcontinental line was received.

The change would not be a violent one. The initials, much used in the company's advertising matter, and probably on many of its forms, would be the same, and when the stationery supplies bearing the name in full are exhausted they could be replaced with forms carrying the new designation, at almost no expense. Contracts and other legal documents would need modification, but there should be nothing impossible nor prohibitive about that.

In return for the trouble involved, the railway would have a title more in keeping than its present one with the great progress it has made and the success it has achieved in its expansion from a small, prairie-state affair, into a great, transcontinental line: an expansion which, for rapidity and daring, has few parallels, we believe, even in the annals of American railroading. The new name would announce to the world what the present title does not declare—that the railway has reached deep water at the finest American harbor on the Pacific Ocean, and that its present terminus is the metropolis of the Pacific Coast—the City destined to be the greatest in the West and one of the greatest in the world.

We submit that propriety and good advertising would be better served by the use of the name "San Francisco" than by that of "Santa Fe." The Atchison, Topeka and Santa Fe railway has passed the Santa Fe stage of development and has been for some time in the San Francisco era. It should announce its promotion and growth.

Of the value to this City of such a change there can be no question. It would be worth thousands of dollars, possibly hundreds of thousands, in advertising. Every use of the new title would be a testimonial to the importance of San Francisco, and would familiarize the City, by name, to thousands that probably regard it now as a rather remote outpost.

Finally, the change would tend to promote concord and good feeling between the people of San Francisco and the railway company, whose officials and stockholders are undoubtedly human, and susceptible to feelings of gratitude and friendliness.

Of course, a dozen objections can be urged. But objections can be urged against anything. In spite of them, some way should be found to bestow the name of our City, publicly and officially, upon the railway company, if the company will accept it. If no such proceeding is needed we hope the company's directors will see an advantage in adopting, without formality, the style we suggest.

DESIGNATIONS OF CARS.

Shortly before the fire, The Review printed an entire scheme for designating street cars so plainly that no one could mistake his car, and strangers could go directly to destination, even if they did not know the whereabouts of a street in the City. Nothing was done about it by the company, but the lack of plain designations on the cars has become a source of complaint.

If the United Railroads could see its way to the adoption of our suggestion, we believe San Francisco would have the best system of street car designation outside of Germany.

On the last day of 1906 and the first of 1907, nearly twenty-three million feet of lumber arrived at San Francisco—to be exact, 22,776,000 feet. And, at the present rate of building in this City, the material will not last long.

San Francisco's proud and historic Palace Hotel will be completely demolished before the end of the month. The work of razing the walls has been very difficult, owing to their excellent construction and to the fact that they came through the fire almost uninjured.

The purchase by the Southern Pacific of a large tract embracing the inlet known as Channel street, San Francisco, and the projected development, at that point, of freight yards and terminal facilities to cost over $10,000,000, is one more indication of a great future for this City.

The report of the special committee of trustees of the Chamber of Commerce on the insurance settlements after the great fire is now ready. Copies can be obtained at a nominal cost on application to the Chamber of Commerce, San Francisco.

The bad habit of extending time on contracts for City work is probably due in part to a failure to calculate the time actually required for performance. It is hard to refuse an extension if the specified time was manifestly inadequate. When contracts are awarded, a sufficient period should be allowed for completion of the work, and no extensions should be granted except in case of extraordinary exigencies.

MORE FIRMS VOTE FOR SETTLEMENT BY CHECK

The following additional vote has been received on the Merchants' Association's "Steamer Day" propositions:

	Will pay by Check	Will Discontinue Steamer Day
Byron Mauzy	Yes	Yes
Pacific Metal Works	"	"
Philip Bancroft	"	—
Ferdinand Holtum	"	—
Pacific Window Glass Co.	"	"

BREMEN TO SPEND $5,000,000 MORE.

A new commercial harbor is to be made near Bremen, estimated to cost 20,000,000 marks, and the Senate has already voted a credit of more than half that sum for the purpose.—Fair Play, London.

BACK TO THE OLD LOCATION.

The Merchants' Association has engaged permanent quarters on the twelfth floor of the Merchants' Exchange building and hopes to be established permanently in its old location some time in August next, and temporarily about February 1.

NEARLY NINE AND A HALF MILLIONS IN CUSTOMS RECEIPTS.

Duties Paid at the Port of San Francisco For 1906 Are Nearly Two and a Half Millions Heavier Than for 1905.

Cashier Osbourne, of the San Francisco Custom House is quoted as follows on the growing commerce of the port:

The receipts the past month aggregated $1,031,443, an increase of $212,514 over the corresponding month last year. For the first half of the fiscal year, from July 1st to December 31st, the duty paid amounted to $5,758,358, against $3,719,914 during the same months in 1905. This is a grand increase of over $2,000,000, which is unprecedented in our annals.

Notwithstanding the fire, the duties paid at the San Francisco office during the calendar year just ended show an increase of $2,248,317 over 1905. The receipts during 1906 were $9,462,644, against $7,214,327 in 1905. The Custom House was closed for some time after the fire. During two months—August and December—the duties paid aggregated over $1,000,000.

PLEASE SEND OLD "REVIEWS" TO THIS OFFICE

All members of the Merchants' Association and other readers of the Review, having back numbers of the paper, published before May, 1906, and especially since August, 1904, are requested to send them to this office in order to help reconstruct our files. Some of our friends, recognizing our need, have voluntarily sent in several old copies, for which we thank them cordially. It is of great importance that the Association should have a complete file of its official publication, but we find it will be impossible to reconstruct it without the assistance of our members and friends.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 11. SAN FRANCISCO, CAL., FEBRUARY, 1907. No. 125.

THE HUMBOLDT BANK'S NEW BUILDING.

An Example of Reconstruction in San Francisco.

Occupying a commanding position on Market street between Third and Fourth, this modern steel frame is rapidly rising to a height of seventeen stories, or six stories higher than the present picture indicates. All the work on it has been done since the great fire in April. It is but one of many large buildings now under construction in this city.

CITY ENGINEER'S OFFICE WORKING ON SALT WATER PUMPING PLANS.

Good Progress is Being Made Toward Giving San Francisco Security Against Another Great Fire.

If the people of San Francisco will vote sufficient bonds for the purpose, this City will have the most complete, and probably the most effective, fire protection system in the world.

A special force in City Engineer Woodward's office is hard at work on the preliminary plans and specifications for an auxiliary salt water pumping plant and mains,

and in about two months should have them ready for submission. This force is headed by H. D. Connick, Assistant Engineer of the Board of Public Works, and T. W. Ransom, M. E., engaged especially for this service as an expert on pumps and fire boats. These gentlemen are in frequent consultation with Chief Shaughnessy of the Fire Department, Mr. Morton Robertson, engineer to the Board of Fire Underwriters, and Mr. L. M. King, Secretary of the Merchants' Association.

Safety for the Future.

The aim of those interested in the matter is to provide so effectively for fighting fires that no general conflagration can ever occur in San Francisco as long as the plant is maintained. When completed, the plans will call for an equipment adapted to the full force of the Fire Department, so that every man can be brought into action, and a score or more of fires, breaking out simultaneously in different parts of the City, could be extinguished at once. Chief Shaughnessy has furnished the City Engineer's office with records of at least half a dozen small fires that broke out on April 18, in addition to those heretofore noted. This increases the number generally calculated upon as the cause of the destruction, and is a matter to be taken into account in designing a protecting system.

Breaks Are Being Studied.

The locations of breaks in the water mains are being carefully studied, with a view to providing special protection where they were most numerous. The pipe system will include a multitude of gates, or shutoffs, so that any ruptured section can be cut out. All the blocks will be interconnected, and there will be diagonal lines traversing the area enclosed by the large encircling main. In case of a leakage anywhere on this main, it will be possible to throw the broken part out of service and supply its place with any one of a number of the transverse lines.

Market Street Secure.

A large main will be laid on Market street, where, it is considered, it can be made perfectly secure. Most, if not all, of the breaks that occurred in the water pipes of this thoroughfare are known to have been caused by the dynamite, and the concussion of falling walls, instead of by the ground shock.

There will be pumping plants of the most improved type on shore, and there will be fire boats to connect with the mains at other points.

Plenty of Water Storage.

In addition to the water in the Bay, and in the Spring Valley reservoirs, there will be water stored, plentifully, in the City. Never again, if these plans are carried out, will any considerable part of San Francisco find itself without enough water to make steam in a fire engine. The City will be supplied with an abundance of cisterns, in which water will stand continuously, under tight covers so that no contamination can come from it, ready for use even if the whole pumping plant should be disabled.

This will be the best, and one of the largest, high pressure salt water pumping schemes planned for any City. There is nothing novel and untried about it, however, and its working parts are simply to be amplifications of similar devices now in use elsewhere. The people will not be called upon to waste any money on experiments, but will be given an opportunity to vote themselves practical immunity from another general conflagration.

RECOMMENDS ASPHALT FOR MARKET STREET.

Merchants' Association Sees No Advantage in Substituting Basalt Blocks for Noiseless Pavement in the City's Entrance Thoroughfare.

January 29, 1907.

Hon. George F. Duffey, President Board of Public Works—Dear Sir: We note by the enclosed clipping that there is some thought of repaving Market street below Twelfth with basalt blocks. While we agree with you that the district south of Market and the wholesale district north of Market, at least as far as Sansome street, should be repaved with basalt blocks, we hope that asphalt will be used on Market street and that the present contract to pave the street with asphalt below Second street will be carried out.

There are some considerations entering into the question of Market street that do not occur in the downtown streets north and south of it. Market street is the great main thoroughfare and entrance to the city. Smoothness and cleanliness should, therefore, be considered in connection with durability before deciding on the pavement for such a street. It seems probable that it will in time be largely a retail street, even at the lower end. An asphalt pavement is smoother, less noisy, and can be kept cleaner than one of basalt blocks. A clean, smooth pavement for the main entrance to the city will create a favorable impression on visitors at the beginning, and that is a valuable asset.

Moreover, it should be the idea to divert heavy teaming as much as possible from Market street to adjacent parallel streets. This will undoubtedly be the case to a considerable extent when Mission and Howard streets have their roadways widened and are repaved with basalt on concrete.

We would also point out that the present pavement on Market street above Second street is bitumen and not asphalt. We have always claimed that bituminous rock, while a good, moderate-priced pavement for streets in a residence district having light traffic, was not a suitable pavement for business streets with a heavy travel, and that for such streets, when a smooth pavement is demanded, asphalt is the best.

The bituminous rock on Market street was laid in 1897-98, as asphalt was not then available, and it was not expected at that time that it would last more than five years. Although it has not been systematically repaired as it should have been, it has lasted about nine years.

If Market street is paved with asphalt throughout its entire length and systematically repaired as soon as any depressions appear, we feel that the street can be kept in good order for ten years, and after that it will require only resurfacing.

We also believe that Montgomery street and California street between Sansome and Montgomery should be repaved with asphalt instead of stone blocks, because these streets will be occupied by banks and office buildings. On such streets a noiseless pavement is very necessary, and that quality should receive equal consideration with durability. Yours respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.
Frank J. Symmes, President.
L. M. King, Secretary.

ASKS MEMBERS TO SUPPORT STREET REPAIR WORK.

Merchants' Association Endorses the New Organization That is Beginning to Put Pavements in Condition.

San Francisco, Cal., Jan. 23, 1907. To the Members of the Merchants' Association:

The present deplorable condition of nearly all the downtown streets is not only entailing heavy extra expenses on merchants, draymen and contractors, on account of the small loads that can be hauled and the destruction of vehicles and horses, but, if something is not done soon to remedy the matter, teaming must to a great extent stop.

The city will not have sufficient funds to place the streets in repair before the next tax levy is available in July, and it must be apparent that we can not wait until that time for making at least temporary repairs.

The Street Repair Association has been recently organized for the purpose of raising funds by subscriptions for immediately repairing the principal streets between important business points so that there will be a number of thoroughfares in good condition until such time as the streets can be repaved by the city under a bond issue.

The Merchants' Association heartily endorses the proposed work of the Street Repair Association, and recommends all its members, who are interested in good streets, to aid the Street Repair Association by their subscriptions.

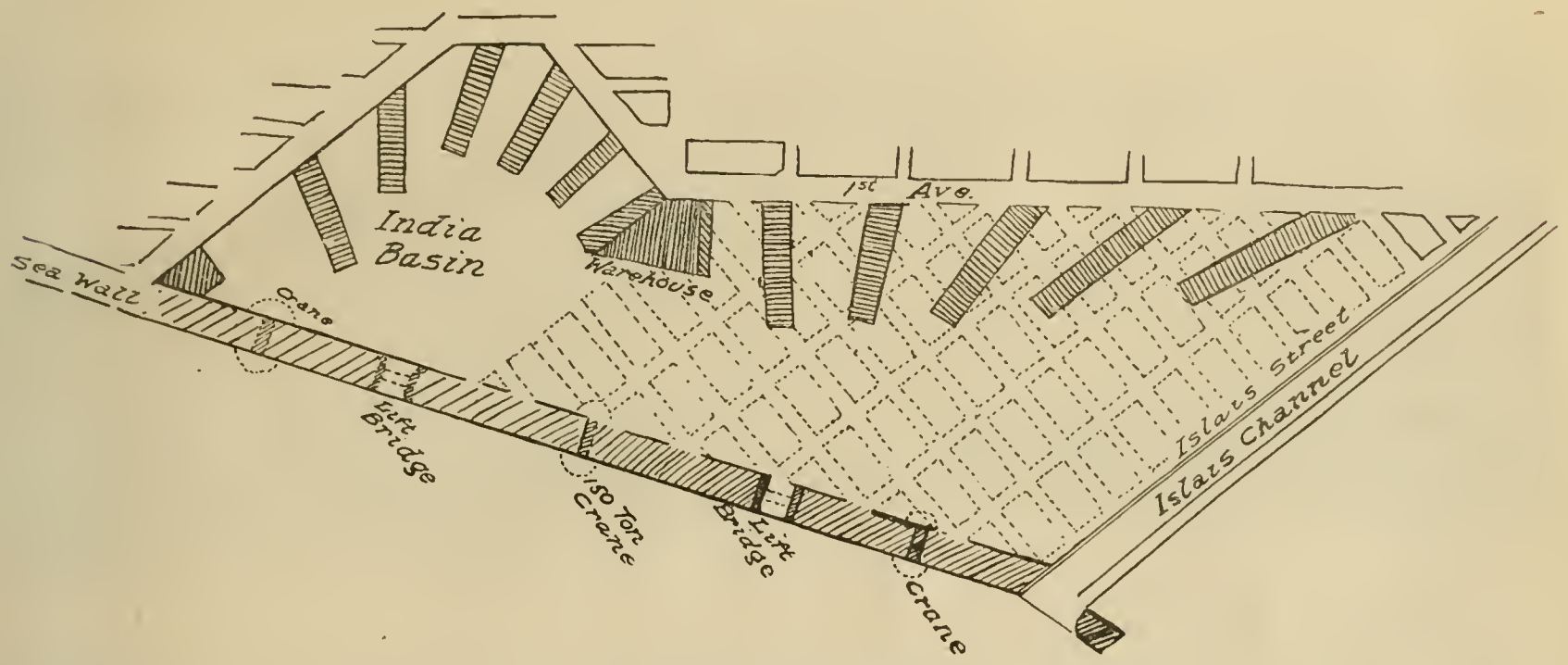
We feel that every one having occasion to use the downtown streets will directly benefit by their being kept in repair, sufficiently to compensate them for making a subscription for that purpose.

Subscriptions may be sent to the Street Repair Association, No. 453 Berry street, San Francisco.

Yours very truly,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,
Frank J. Symmes, President.
L. M. King, Secretary.

MAKING AN INLAND BASIN FOR SAN FRANCISCO'S GROWING TRADE.

Mission and Potrero Associations Would Have the State Condemn and Dredge the Land Between Islais Creek and India Basin to Provide Added Accommodations for Shipping.



Scheme for Land-Locked Basin.

Resolved, That it is the sense of the Water Front Improvement Committee that it is in favor of the improvement of Islais Creek Channel in any way that will improve the commerce of the port, and the committee also favors the acquisition of lands necessary therefor.—Water Front Improvement Commitee: R. H. Swayne, Chairman; L. M. King, Secretary.

A movement is under way to provide San Francisco with its first large ship basin, and double the accommodations now offered commerce in this City.

The project is to have sixty-four blocks of land lying between Islais Creek and India Basin, First avenue and the Water Front line, condemned by the State, so that it can be dredged out and built full of double-decker wharves, with spur tracks, electric traveling cranes and all modern equipment for handling large masses of freight, as freight and cargo are handled in seaports that are awake. Preliminary plans have been made, legislation is already drafted, the interest of Governor Gillett and many influential members of the Legislature has been enlisted, and the scheme seems in a fair way to make a good beginning. Back of it is the Mission Promotion Association and the Potrero Commercial and Manufacturers' Association. It has received the endorsement of the Water Front Improvement Committee, to whose labors it is a welcome assistance.

As the first definite effort to repair the blunders of the past by cutting a ship basin into the land instead of filling in such natural basins as the peninsula offered, the plan deserves attention. The basin it is proposed to create would be about one mile long by 3400 feet in its greatest width. According to good authority, it could be made to afford as much accommdation to shipping as the entire water front now presents, from North Beach to Channel street. The Southern Pacific, Santa Fe, Western Pacific, and Ocean Shore railways all run close to this locality; and contiguous to the proposed basin on the north, west and south is an area of several hundred blocks of level land available for warehouses, factories and lumber yards, and offering easy access over level streets to the heart of San Francisco.

To condemn this land would probably cost the State three-quarters of a million dollars if proceedings were instituted at once. If they are delayed, it will cost more, on account of the general rise of property values in San Francisco, which has been proceeding at a rapid pace in the outlying districts despite the fire. If California acquires the property, it is reasonable to expect the Federal Government, which practices the commendable policy of helping them that help themselves, to assist materially in its development.

The feeling of those interested is that the State should not leave this opportunity to be exploited by private interests, but should seize the opportunity of adding to its water front, property which, scientifically treated, will double the City's harbor capacity and help make some adequate provision for the growing business of the port.

The project accords with the Burnham Plan and has the approval of expert engineers. Aside from that, it commends itself to all business men who understand that San Francisco must soon take steps to become a greater seaport, or cease to develop as it should.

A. H. VAIL RETURNS TO THE BOARD.

Mr. George A. Dow has resigned from the Board of Directors of the Merchants' Association. Mr. A. H. Vail has been selected to fill the unexpired term of Mr. Dow. Mr. Vail was a member of the Board for many years previous to the fire, and his former associates are glad to welcome him back.

SOME HOME-MADE OBSTACLES TO ORIENTAL TRADE.

A Few Suggestions to American Manufacturers and Exporters That Desire to Build Up a Business With the Far East.

San Francisco's Chance in the Philippines.

By HAMILTON M. WRIGHT.

Pasig River, Manila, P. I., which will soon be the only port in the Orient where ocean ships can tie to docks. Note the modern equipment for transferring cargoes directly to freight cars.

After spending about eight months in constant travel in the Orient, and talking with dozens of American and foreign importers there who handle American goods (and who could readily handle much more of our wares if our exporters and manufacturers would only give heed to the suggestions of the Oriental importer and merchant), I have found and classified a few of the serious mistakes that are constantly made by those Americans who send goods to the Far East.

A Self-Imposed Handicap.

These mistakes might be so easily corrected that one wonders why they are so constantly made.

The blunders of most of our manufacturers constitute the greatest obstacle to the expansion of our Oriental trade.

What I would call **"Mistake No. 1"** is the failure of most of our manufacturers and exporters to keep in constant touch with the man who is handling their goods in the Orient. I know an American importer in Manila who wrote to a California canning house eight times suggesting they put up their goods in smaller tins. The goods they were offering were in two and five-pound tins.

"I have gotten down on my knees, figuratively speaking, and begged them to submit samples of half-pound and one-pound tins," said this importer to me. "My customers can not sell the goods in these large tins. Retailers could sell three one-pound tins at twenty cents each where there is absolutely no market for a two-pound tin at fifty cents. I believe they throw my letters in the waste basket."

Ask the Other Fellow.

Every American manufacturer who has secured an importer in the Orient to handle his goods should write the importer for suggestions as to how the goods can be modified to meet the needs of the trade. If the manufacturer or exporter in America does this, the merchant or importer in the Orient will probably fall dead of surprise.

Though he prays night and day that some manufacturer should follow his suggestions, the importer is frequently compelled, against his inclination, to order his goods through a European house, where the manufacturers are willing to make them to suit the needs of the country in which they are sold.

Often a few simple suggestions if adopted would secure good sales. The field for such modifications is so varied and extensive that it can not be covered here. Suffice it to say:

"Get in touch with your importer."

"Mistake No. 2" may be classified as the manner in which our American goods are presented to the importer across the Pacific through the manufacturer's catalogue.

Importance of the Catalogue.

This catalogue should be well printed in good, clear type, on a good quality of paper, with the manufacturer's name clearly on the cover. The goods should be most definitely described.

Every item in the catalogue should be designated by a code word. The manufacturer who does not code his catalogue might as well keep out of Oriental trade.

Not only does the use of code words insure the delivery of the precise article required, but it greatly cuts down the heavy expense of cabling. It costs from $1.12 a word, between Manila and the United States, up to $1.50 or more in remoter portions of the Orient. The name and address are charged extra. It is almost always necessary to cable an order, since it cuts down the long period of delivery from six weeks to two months or more.

The importer will be unwilling to spend twenty-five to a hundred dollars describing an invoice that should be ordered at a cable expense of ten dollars. He will prefer to throw your catalogue in the waste basket and place an order with your competitor who has taken the pains to have a code word for each item.

Index Everything.

Every catalogue going to the Orient should be indexed and cross-indexed.

Bear in mind that your importer is a busy man; his attention is not confined to one nor a hundred lines of goods; his office may contain dozens of catalogues and he can not afford to spend valuable time hunting up a quotation from your catalogue for a waiting customer who will blame, not you, but the importer, if his questions are not quickly answered.

Every catalogue should be written in the trade language of the country in which it is to be used. Thus a catalogue for French Indo-China should be written in French; for the Philippines in Spanish, although if your importer is an American in the Philippines, he, of course, knows Spanish and can get along somehow with an English catalogue.

Give Dimensions and Weight.

All catalogues should give dimensions and weight of goods, both net and boxed. This is necessary for two reasons: in the first place, ship's freight goes by weight, or cubic dimensions of 40 cubic feet to the ton, whichever figures out the most freight; and, second, for the convenience of the custom-house officials, many articles being taxed by their net weight.

The net or dutiable weight of a case of perfume, for instance, is the weight of the bottles and wrappings around them, such as excelsior or other packing, minus the weight of the box or outside packing. The only tools your importer in the Orient has

Hong Kong, the Greatest Port of the Orient.

are his catalogues, and unless he can figure out everything definitely from your catalogue, he will throw it into the rubbish pile and take out a German catalogue where every essential thing is set forth in good shape.

Pack for Rough Handling.

"Mistake No. 3" is the insecure manner in which our American goods are packed for the Orient. These goods are subjected to the roughest possible usage. Not only are the cases slammed about in the holds of ships like so much coal, but, when they reach the Orient, they are not unloaded at docks, but are dumped by ship's tackle into small barges, transported thence to shore, and frequently carried on the backs of coolies for considerable distances.

If a case of goods is broken it is pilfered right and left. The natives, often, will steal everything but the box.

Pack your goods so that they could have gone through the earthquake and have had several buildings fall upon them without damage. Never use less than half-inch boards in boxing. Use plenty of excelsior and other inside material.

A Manila druggist recently ordered several cases of glass percolators; they came in a large box with hardly any interior wrappings; when he opened the box he found a lot of powdered glass which he threw in the ash heap. Now he orders all his goods in Germany, although his preference is for the more substantially made American article.

Study Local Regulations.

Our manufacturers and exporters frequently do not declare their goods in accordance with the customs provisions of the country to which they are sent. The importer has to spend weary hours in straightening out the tangle with the customs house officials. **If you are not familiar with these provisions, write to the Department of Commerce and Labor, at Washington, D. C.** The customs officials at the port of destination of your goods, or the consul of the country of destination, in your own city, could probably give you the printed information on short notice.

San Francisco's Chance.

I desire especially to impress upon our San Francisco merchants a sense of the great opportunity that we have in the Philippines.

We are now supplying the Philippines with 20 per cent of their imports, as against 3 per cent at the time of the Spanish occupation. **Yet European manufacturers are still selling to the Philippines ten million dollars' worth of manufactured goods, almost all of which importers there say they would be glad to order if we would pay attention to the needs of the trade.**

The Philippines are the only section of the tropical Orient, from Egypt to and through China, where you will find American commercial representatives or where there is any effort being made to extend American trade. **For every dollar's worth of goods that we sell in the tropical Orient, outside of the Philippines, Europe sells thirty-six dollars' worth; European manufacturers are now supplying the tropical Orient with $660,000,000 of imports annually.** Our goods sell better in North China and in Japan because the climate is temperate, and our wares are more apt to be acceptable without modification.

Large Development Promised.

The Philippines are going to need more of our goods. Speyer Bros., of London, and Speyer & Co., of New York, have bid successfully for a railroad franchise on the Island of Luzon, and have raised, it is officially stated, $26,500,000 to spend in construction. The J. G. White Company of New York has spent $4,000,000 on the Manila street railway and will spend $14,000,000 on steam roads in Cebu, Negros and Panay Islands. The government has accepted bids on these lines. Construction work has begun. Then, many millions are being expended by the government and by private corporations in lumbering, mining, and great agricultural enterprises.

An Expanding Market.

The people of the Philippines are good spenders. The wealthy class will pay fancy prices for luxuries, provided they are manufactured to meet the demand. Even the poorer natives do not regulate their demands by price so much as by taste, provided the articles come any way within their means.

Since returning from the Orient I have written a number of industrial articles in the San Francisco Chronicle and in Eastern magazines. My friends have often told me they were surprised at my description of the opportunities in the Philippines. To this I have invariably answered that for fear I might be thought guilty of exaggeration, I have not represented these opportunities to be as extensive as I feel they really are, or as great as I am convinced they will become. A sharp distinction should be drawn between the results achieved by the poor people of the archipelago, who have passed through a series of disasters, who are not provided with capital, and who make use of obsolete methods, and thoroughly equipped and organized concerns operating under modern American management, with a sufficiency of working capital. The entrance of such concerns in the Philippines spells an industrial improvement throughout the Islands and a consequent increased demand for our goods.

Free Trade with the Islands.

Should free trade be granted to the Philippines it will enormously stimulate the demand for our wares and at the same time give the people of the archipelago a pledge of our interest in them.

During my visit to Manila, the merchants of that city, without regard to nationality, formed an organization like the California Promotion Committee—at least, the Promotion Committee was the accepted prototype—the affairs of this organization being administered by the American, Filipino, Chinese, English and International Chambers of Commerce. The enthusiasm over this new organization compares favorably with the California brand. The merchants in Manila are very hopeful of the future.

The Right Sort of Effort.

In closing it may be said that there are two organizations, and probably others, in the United States that devote their exclusive attention specifically to putting the American manufacturer and exporter in touch with merchants and importers in South America and the Orient. These are **the Pacific Commercial Museum of San Francisco,** and the Philadelphia Commercial Museum, Philadelphia, Pa. San Francisco merchants are the most enterprising in the United States, and in providing the Pacific Commercial Museum, which, though not a large organization, fills a definite need, they have given our local manufacturers a wedge into Oriental trade.

WANTS A COMMISSION TO MAKE GENERAL WATER FRONT PLANS.

Improvement Committee Also Asks for Two Millions in Bonds, and for a Constitutional Amendment Extending the Life of a State Debt to Seventy-five Years.

Sec. 4. The [Harbor Improvement] Commissioners shall prepare, with proper expert advice and assistance, a comprehensive plan for the future development of the harbor of San Francisco, and the improvements to be made upon the water front, taking into full account the probable future growth of the commerce of that port and the need for complete, modern, safe and appropriate facilities for shipping, and the efficient and economical handling of freight in loading and unloading vessels, and in bringing freight to and removing the same from the water front or along the same, and at all times bearing in mind the desirability of a comprehensive plan in the gradual realization of which the facilities of San Francisco harbor may be developed from time to time to meet the increasing and expanding needs of commerce, and also bearing in mind particularly the present need for adequate facilities to meet present conditions. The Commissioners shall also estimate the costs and expenses of all such improvements as are provided for in said plan. To aid them in this purpose, the Commissioners are authorized, empowered and directed to employ such engineers and other assistants at such compensation as they deem proper and necessary.

Sec. 5. The Commissioners, before the first day of December, 1908, must submit to the Governor a written report of their proceedings hereunder, together with a copy of the plan prepared by them, as above provided for, with the estimates of the costs and expenses of the improvements proposed. At the same time the Commissioners shall submit copies of said plan and estimates to the Mayor of the City and County of San Francisco and the Board of State Harbor Commissioners.

Two great requirements of the Port of San Francisco face the Water Front Improvement Committee. They are: the need of a comprehensive plan of harbor development, and a provision of funds for its execution. To provide for these items has been the aim of the members and the main object of their efforts during the meetings of the past month.

Bill for a Waterfront Plan.

In pursuit of this object, Mr. A. G. Wright, of the firm of Wright & Wright, attorneys for the Merchants' Association, has drafted a bill providing for a Harbor Improvement Commission for San Francisco, to serve three years, and in that time to produce a scheme of development which can be gradually worked out during the years to come.

Two Millions of Bonds.

In the meantime, in order to provide money for early improvements along lines already established, which will help relieve the growing congestion on the water front, the Committee has introduced, through State Senator Wolfe of San Francisco, a bill providing for a two-million-dollar State bond issue to build and equip more wharves and, if found advisable, more seawall. This bill has been described in the daily press.

A constitutional amendment bill has also been introduced to make the life of bonds seventy-five years, if the people approve. Under this proposed amendment no part of the principal would have to be repaid for eighteen years, so that the bonds would not only be attractive to investors, but would entail no appreciable burden on the community as the community will exist eighteen years hence. The revenues of the water front will have so increased by that time that the payment of the principle will not be felt.

Clearing the Wharves.

While the Legislation Committee has been at work, the Committee on Immediate Improvement, of which Capt. Matson is chairman, has been making a close study of conditions on the water front, in conjunction with the Harbor Commissioners, with a view to formulating some uniform regulation that will keep the present inadequate amount of wharf room clear of unnecessary offices, bunkers and lumber.

This Committee has recommended that one of the coal bunkers be purchased by the State for public use, and that even this one be removed to the northern or southern end of the "front." The Committee has embodied its recommendations in the following communication to the Commissioners:

Definite Recommendations.

Referring to the removal of obstructions from the bulkheads along the water front, after further consideration we have come to the conclusion that it is only necessary to restate our former written and verbal understanding with you, and that all private offices, obstructions, stables, stores, etc., should be removed.

Offices of steamships and vessels should be permitted to remain, but only at the actual points where they are actually needed for handling goods, passengers or vessels, and such offices that are so actually needed and used should be moved into second stories on the docks as soon as practicable, in accordance with our previous recommendations.

Such public buildings as the Postoffice, Harbor Police, Emergency Hospital and the United States Customs and other public scales should be allowed to remain as long as may be necessary.

Regarding the coal bunkers, we would insist upon the immediate removal from the wharves of the four bunkers specified, with this qualification: We would recommend the purchase by the State for public use of one of the bunkers in question, the same to be used in present location only until such time as the Harbor Commissioners can remove same to the northern or southern end of the water front, where it will be suited for general use. This bunker to be made accessible to rail and to be used only for the discharging or handling of coal in transit and not for storage, and to be managed under proper regulations.

To Secure a General Scheme.

The General Committee's bill for a Harbor Improvement Commission provides for a board of five, to be known as the "Water Front Improvement Commission for the Harbor of San Francisco." The members shall be nominated by the Governor and approved by the Senate, and shall serve for three years. No person is qualified who is not a bona fide resident and registered elector of the City and County of San Francisco.

The Commissioners shall receive no salaries; but a fee of $10 will be allowed for actual attendance at regular meetings, which shall be held monthly. The Commissioners may appoint a clerk, who shall keep an office open, and act as custodian of reports, plans and contracts. He must also make a monthly sworn statement of the Improvement Commission's expenses to the State Board of Harbor Commissioners.

Adoption or Rejection.

The main purpose and duty of the Improvement Commission are set forth in the sections quoted at the head of this article. Provision is made for full public notice and inspection of the plan. The Governor, Mayor, and State Harbor Board must then be called in conference to consider, with the Commission, the adoption or rejection of the scheme. If it is adopted, it becomes the duty of the State Board of Harbor Commissioners to carry it out to the extent of their resources, building all their future work upon it.

Co-operation Arranged.

Provision is made for full co-operation of the State Board and all its employees with the Improvement Commission, in preparing the scheme. Costs and expenses, not to exceed $25,000, shall come out of the Harbor Improvement Fund.

The Water Front Improvement Committee has approved this bill and has had it introduced at Sacramento.

Funds for the Committee.

For the Committee's own expenses, Mr. Isidor Jacobs was appointed chairman of a subcommittee of three with power to name his associates, to raise funds.

The Committee has unanimously adopted the resolution quoted elsewhere in regard to the improvement of Islais Creek.

Representatives of all the different commercial organizations will be invited, from time to time, to meet with the Committee and assist it with suggestions and information.

If the Board of Works can put Sixth street in order in addition to the opening of Fifth street to traffic by the Street Repair Association, so much the better. Two clear thoroughfares are better than one, and we shall never have too many. The main thing is to get something done.

PUBLIC WORK UNDER THE BOND ISSUE.

The following summary of the progress made on street paving and sewer work under the bond issue is given for the information of members:

Fourteenth Avenue Sewer.

This sewer has made good progress during the past month and is nearly finished. Up to January 26th about 150 feet was completed and the bottom and invert connected to the old sewer at Valencia. Good work has been done and this sewer should prove a desirable addition to the City's new system.

Ocean Avenue Sewer.

Work was resumed on this contract about the middle of January. Owing to the inability of the contractor to procure within a reasonable time the size of iron storm pipe called for, the City Engineer has agreed to allow it to be built of concrete. This will cost the contractor a little more, and the City will have a better sewer.

Seventh Street Sewer.

Rain has delayed this work and made progress difficult. The principal work done has been that of laying the concrete bottom and invert between Market and Mission streets.

Sixth Street Sewer.

This sewer has been connected with the old sewer at Howard street. The 12-inch pipe sewer was finished in the block between Fifth and Sixth streets and over 200 feet of 24-inch pipe was laid on Folsom street between Sixth and Seventh streets.

Market Street Sewer.

The contract for this work has been forfeited and the Board of Public Works will complete the undertaking.

Harrison Street Sewer.

The principal work done on Harrison street has been trenching, owing to the lack of 24-inch pipe. About 150 feet of pipe was laid in Harriet street.

Fourth Street Sewer.

The main part of this work is now finished. There remains to be done one wing at King street and two cesspools at Townsend street.

Baker Street Sewer.

The main of this sewer has been completed with the curve into Union, and some 200 feet of 24-inch pipe was laid in the latter street. Francisco street remains to be done, together with some repairs on that section damaged by the earthquake.

Fourth Street Paving.

No work has been done on this contract for some time. The money appropriated, during the previous fiscal year, for that portion of the work from Howard to Freelon street was turned into the general fund when the last budget was made, and has not yet been re-appropriated. The contractor is awaiting the adjustment of this matter.

Sixteenth Street Paving.

This work has been delayed by the rains, but the curbs have been reset on the north side and most of the gutter paved. Grading for the concrete base is now being done.

Mission Street Paving—Fifth to Sixth.

This work has been practically stopped until the United Railroads finish laying their conduit.

Market Street Paving—12th to Hermann.

The railroad tracks are being reconstructed. Curbs and gutters are nearly completed. Some concrete base was laid during the past week on the south side.

Turk Street Paving.

Asphalt top has been laid from Hyde to Taylor streets on the north side, and concrete base on the south side.

Ellis Street Paving.

This work has been greatly hindered on account of the delay of property owners to build area walls on the new curb line. Some curbs have been reset and old material hauled to the Corporation Yard.

Merchants' Association

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Frank Morton Todd.....Editor Review

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OFFICIAL LIST OF MEMBERS

Reliable Business Guide to San Francisco

This list is printed in 2,000 papers, which are read by three or four times as many persons every month. NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ASSOCIATE MEMBERS.

Bancroft, Philip, Attorney ..... Monadnock Bldg.
Bartlett, Louis .....1420 Sutter
Bartnett, W. J., Attorney, 1921 Fillmore
Blakeman, T. Z., Attorney, 1607 Gough
Chamberlain, J. P., Attorney .....
Feigenbaum, Sanford, Attorney, 2713 Clay
Houghton & Houghton, Attorneys,.... 1748 Pine.
Hutchinson, Jos., Attorney, 1117 Mission
Kelly, D. V., Property Owner, 726 Turk
Lake, Fred'k B., Attorney.... 2008 Lyon
Levy, Eugene W., Attorney and Notary .....1424 Gough
Merchants Mutual Adjusting Agency.. .....Mutual Savings Bank Building
Moore, S. I., Secretary the I. C. Moore Estate Co. .....1914 Devisadero
Montague, H. B., Attorney, 2613 Union
Morrison, Cope & Brobeck, Attorneys ..... 1860 Webster
Naylor, Chas. E., Attorney... ..... 1535 Buchanan
Palmer, Sid. S., Notary Public..332 Bush
Son, Chas. A. ..... 2124 Broadway
Smith, Sidney V., Attorney..... ..... Security Savings Bank Bld.
Van Fleet, W. C., Attorney ..2319 Cal.
Ware, John H., Notary Public..... .....307 Monadnock Bldg.
Wright, Allen G., Attorney..... ..... Monadnock Bldg.
Wright, George T., Attorney,..... ..... Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, James M.....3400 Washington
Batchelder, Geo. A., Bank Director.... ..... 804 Kohl Bldg.
Blair, R. K., printer Geary & Buchanan
Briggs, H. F., Manager of the Viavi Co. ..... Fairmont Hotel
Carpy, Chas., Bank Director ... . Union Trust Bldg.
Davis, Andrew M., Merchant, Emporium ..... Post & Van Ness
Frink, Geo. K., M. D., Financial Agent .....Temporarily 2626 Vallejo
Greenebaum, M., Merchant .... 6th and South
Huntington, P. C., Manager Monadnock Building ..... Fairmont Hotel
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 22d & Illinois
Landsberger, Julius A. .....925 Golden Gate Ave.
Merrill, John F., Merchant ... 3201 Clay
McNicoll, A. J., Elevators ..... Stockton, ...Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director.. ..... New York
Martin, A. H., Merchant, The Emporium
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant, 1901 Van Ness
Painter, Edgar, J. B. Painter Estate.. ..... Kohl Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters ..... Ferry Building
Symmes, Frank J., Banker .... 42 Montgomery
Talbot, W. H., Merchant, foot of Third
Taylor, H. H., Manager Mills Bldg. ... . 832 Octavia
Toplitz, R. L., Merchant....1100 O'Farrell
Upham, Isaac, Merchant, 17th & Folsom
Walker, David F., Bank Director .... 17th & Folsom

Regular Members Classified According to Business

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 779 MARKET STREET, SAN FRANCISCO, and it will be inserted in the next issue.

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Accounts, Audits & Systems Co..... .....Monadnock Bldg
Barrow, Wade, Guthrie & Co., ... 517 Market
Crook Audit Co., The ....131 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Cal. Society of Certified Public Accountants .....1521 Scott
Herrick, Lester & Herrick ....215 Pine
Jones, Caesar, Dickinson Wilmot & Co...
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B. .....489 Golden Gate Ave.
Price Waterhouse & Co. .... 528 Monadnock Bldg.
Ruckstell, John R., Claus Spreckels Bldg
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. ..... 719 Market

ADVERTISING.

Cooper, F. J. ..... 8th & Brannan
Johnston-Dienstag Co. ..... 2170 Post

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son .....108 Front

ARCHITECTS.

Barth, Hermann ..... 1813 Pierce
Burnham, D. H. & Co. .... Merchants Exchange
Curlett, Wm. ..... 2701 Pierce
Curtis, John M. .....
Ferrolite Co. ..... 925 Golden Gate Ave.
Holmes, Edward L. .925 Golden Gate Ave
Maggs, Herbert B.....125 Alpine
McDougall Bros. ..... 721 Devisadero
Meyer & O'Brien ..... Midway Bldg
Meyers & Ward.....Kohl Bldg.
Mooser, Wm. and A. M. Milwain .... Union Trust Bldg
Paff, Chas. ..... 1153 O'Farrell
Reid Bros. ..... Geary and Stockton
Shea & Shea .....
Sutton, Albert ..... 2217 Bush

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. ....4th & Stevenson

ART GLASS.

California Art Glass B. & C. Wks..... .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission bet. 4th & 5th
Schussler Bros. ..... 1218 Sutter
Vickery, Atkins & Torrey ..1423 Sutter

ARTESIAN WELL TOOLS.

Edwards, William & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Building

ASBESTOS COVERINGS.

Johns, H. W., Manville Co. ...180 Second

ASSAYING.

Weissbein Bros. ..... 2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co. .... Valencia near 16th
Ordway, W. C. .....6th & King
Spear, E. S. & Co. ..... 24 Fell

AUTOMOBILES.
Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Gulf Bag Co. ... 8 Telegraph, Oakland
Schmidt, Johann ..... 119 Drumm

BAKERIES.
Simpkins & Thorp 131 13th
Young & Swain Baking Co., 2229 Geary

BANKS & BANKERS.
American National Bank .....
..... Merchants Exchange Bld.
Anglo-California Bank. Ltd.....
..... Pine & Sansome
Bank of California ..... 422 California
Bank of Italy of San Francisco .....
..... 632 Montgomery
California Safe Deposit & Trust Co.....
..... California and Montgomery
Canadian Bank of Commerce .....
..... 1715 Pacific
Central Trust Company... 42 Montgomery
Citizens' State Bank .....1447 Fillmore
Crocker National Bank of San Francisco ..... Post & Market
Donohoe-Kelly Banking Co., The.....
..... 100 Montgomery
French Savings Bank ... Union Trust Bld
German Savings and Loan Society....
..... 482 California
Hibernia Savings and Loan Society...
..... McAllister & Jones
Humboldt Savings Bank ....626 Market
International Banking Co.....2045 Sutter
Italian-American Bank, ...
..... Montgomery & Commercial
London, Paris and American Bank...
..... Sansome & Sutter
Market Street Bank, The,....7th & Market
Mechanics' Savings Bank .....
..... 143 Montgomery
Mercantile Trust Company of San Francisco ..... 464 California
Meyer, Daniel .....Pine & Sansome
Mission Bank, The ..16th & Julian Ave.
Mutual Savings Bank of San Francisco
..... 708 Market
National Bank of the Pacific..Call Bldg
Perrine, Geo. M.....115 Hayes
Russo-Chinese Bank ..Union Trust Bldg
Rollins, E. H. & Son ..... Kohl Bldg.
Savings and Loan Society, 101 Montgom'y
San Francisco Savings Union.....
..... Montgomery & California
Security Savings Bank, 316 Montgomery
Swiss-American Bank..... 2200 Green
United States National Bank .....
..... Bush & Fillmore
Wells-Fargo-Nevada National Bank of San Francisco ..... Union Trust Bldg
Western National Bank of San Francisco ..... Powell & Market
Yokohama-Specie Bank, 515 Montgomery

BARBERS' SUPPLIES.
Deckelmann Bros. ..... 672 7th, Oak.

BAZAARS.
Charlton, E. P. & Co. ..... 1317 Fillmore

BEER BOTTLERS.
California Bottling Co.....1255 Harrison
Enterprise Bottling Co. 2745 16th
Fredericksburg Bottling Co., 1610 Ellis
Rapp, John, & Son ...Eighth & Townsend

BELTING- LEATHER.
Cook, H. N. Belting Co. .....315 Howard
Heins, Alex., Belting Co. ..2413 Harrison

BICYCLES.
Christoffer, C. M..... 528 Stanyan
Leavitt, J. W. & Co. . G. G. Ave. & Hyde
Lee, W. E. ..... 504 Stanyan

BILL POSTERS.
Varney & Green, Fifteenth & Julian Ave.

BOILER WORKS.
Eureka Boiler Works..... 57-59 Mission
Keystone Boiler Works .....
..... Cor. Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works ..... 121 Howard

BOOK BINDERS.
Hicks-Judd Co., The ..... 270 Valencia
Phillips, Wm. R. Co..... 714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch.....
..... 6th & Irwin
Elder, Paul ... Van Ness Ave. and Bush
Hanak & Hargens .....517 Devisadero
Upham Co., Isaac..... 17th & Folsom
Robertson, A. M.... 1539 Van Ness Ave.
San Francisco News Co. .....
..... 1711 San Pablo Ave., Oakland
Whitaker & Ray Co. .....141 Grove

BOOTS AND SHOES.
Brockton Shoe Co., The ... 1025 Fillmore
Buckingham & Hecht .....
..... Valencia and Twenty-sixth
Cahn, Nickelsburg & Co.....
..... Sixth & South
Heim, F. L. ..... 1556 Fillmore
Koenig Shoe Co., The ...1541 Van Ness
Kutz, G. M. Co. ..... 18th & Bryant
Mauzy & Reid Co. ..... 18 West Eldorado
Nolan & George Co. ..... 115 Townsend
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal, Feder Co. .....
..... Van Ness Ave., nr Sacramento
Rosenthal's, Inc. ....O'Farrell & Fillmore
Sommer & Kaufman.....Fillmore & Post
Sullivan Shoe Co. ..... 1470 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co. ..... 642 Howard
Wolf, H., & Bro. ..... 1778 O'Farrell St.
Young, Geo. H. Inc. ..... 207 Second

BOX FACTORIES.
American Box Factory .....
Korbel Box Factory ..... 2014 Bryant

BREWERIES.
Burnell & Co. ... 1009 Golden Gate Ave.
Hibernia Brewery ..... 1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co. ..... 762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brewing Co.....
..... Sixth & Webster, Oakland

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co..... 530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.
Patent Brick Co., The, Merrimac Bldg

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co., ...
..... Monadnock Bldg

BROKERS—COFFEE.
Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co., 407 Washington
Heise, Chas. Ed., & Co. ..Custom House
Mayhew, F. E. & Co. ... 536 Washington
Mattoon & Co. ..... 409 Battery
Reed, George W. .....511 Washington
Swayne, Hoyt, & Co.....Battery nr Clay

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E., Contra Costa Water Co.,
..... Oakland
DuVal, W. M., & Co. .. Monadnock Bldg
Maillard & Schmeidell.....
..... California & Front
Page Bros. .....414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington ..... Parrott Bldg
..... 502 California
Barth, J. & Co.....480 California
Girvin & Eyre .....
..... Merchants' Exchange Bldg.
Goldman, Max ..... 339 Bush
Hopkins, J. P. ..... Kohl Bldg.
Irvine, James ..... 308 Page
Perry, John, Jr. .....
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co. ..... 2023 California
Rehfisch & Hochstadter, 2669 California
Skaller, Geo., & Co. .....
Toplitz, Jos. B. .....339 Bush

BROKERS—TICKET.
Ottinger, A. ..... Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co. .....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn..
..... 211 Church
Pacific States Savings & Loan Company .....2548 California

BUILDING MATERIALS.
Waterhouse and Price ..... 228 Oak
Levy, Oscar S. ..... 2197 Devisadero

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co. .....

BUTCHERS.
Baccus, R. T..... Haight & Shrader
Bayle-Lacoste & Co.....11th & Market
Clayburgh & George ..... 1810 Bush St.
Decourtieux, A., ..11th and Market Sts.
Finke, Fred H. ..... 10 East
Herman, Benj. & Son..Bush & Franklin
Hofmann & Woenne .....
Katz Bros. ..... 11th & Market
Patek, F., & Co. ..... 916 Larkin
Roberts, W. F. ..... 2849 California
Schweitzer, J., & Co. ..... 1412 Bush
Stone & Ecklon Co. .....
Taafe, Wm. Co. ...5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
..... 315-19 Bryant

CAN MANUFACTURERS.
American Can Co..... Kohl Bldg

CANNED GOODS.
Hunt Bros. Co. ..... Haywards, Cal.
Jersey Island Co. .....
.....644 Taylor Ave., Alameda
Spanish American Food Co.....180 Erie

CAPITALISTS.
Bishop, Chas. R. .....
..... University Bank Bldg., Berkeley
Borel, Ant. & Co. ..... Kohl Bldg
Brittan, N. J. ..... Pacific Union Club
Center, John ..... 2828 Sixteenth
Dean, W. E. ..... 318 Kohl Bldg
Denicke, E. A.....1300 Golden Gate Ave.
Denman, James ..... 3808 Clay
Fontana, Mark J. .....1st & Filbert, Oak.
Hopkins, E. W. 735 4th
Levy, H. M. ..... 1302 Post
Moore, A. A., Jr. .....115 Tenth
Phelan, James D. .....Mutual Bank Bldg
Payne, Warren R. ..... 908 Ashbury
Pope, Geo. A...Van Ness & Pacific Aves.
Schmidt, John A.....1101 O'Farrell
Smith, F. M. ..... Albany Block, Oak.
Spreckels, Claus.....Mutual Bank Bldg.
Spring Valley Water Works .....
..... Sutter & Franklin
Thomas, H. W..... 2023 California
Thompson, R. R., 436 Montgomery Blk.
Whitney, J. Parker.....
.....Whitney Bldg., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E. ..... 710 Montgomery
Murray, S. C. .....1225 Fell
Robinson & Gillespie .....2447 Sutter

CARPETS.
Gullixson Bros. ..... 543 Haight
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co.....1638 Fillmore
Lavenson-Shirley Co., Webster & Haight
Walcom, Geo. Co. ..... 637 Turk
Walter, D. N. & E. Co.....529 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co. .... 911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co..... 2506 Fillmore

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co. ..... 421 Pacific
Holmes, H. E. & Co.....738 Folsom
Larkins & Co. Guerrero, bet. 14th & 15th
O'Brien & Sons..... 500 Golden Gate Ave.
Schindler, H. B. & Co. ..... 172 Spear
Studebaker Bros. Mfg. Co .....
..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D.....
.....Fell bet Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W. ..... 931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F. .....
..... 38 Clementina
National Cash Register Co., The.....
..... 1283 Golden Gate Ave.
Pacific Coast Cash Register Co.....
.....16 City Hall Sq.

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con.....
..... 1024 Franklin

CENTRAL PARK ASSOCIATION.
McNeill, D. R. ..... 498 Duboce

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHARCOAL.
Pacific Guano & Fertilizer Co., The...
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co. .....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....310 Steiner
Weule, Louis Company ..... 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co. .....
...Golden Gate Ave. and Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben .....
Blaskower, M., & Co. .....
..... 1117 Van Ness Ave.
Cahen, Sig. ..... Van Ness Ave. & Bush
Ehrman Bros. & Co....Ellis and Steiner
Gunst, M. A., & Co.....1214 Eddy
Heyneman, Herman .....
..... Franklin & Ninth, Oakland
Judell, H. L. & Co. ..... 1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co. ..... 307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S. .....1623 O'Farrell
Plagemann, H., & Co. .....
.....403 Golden Gate Ave
Rinaldo Bros. Co. .....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co. 827 Broadway, Oakland

CIRCULAR DISTRIBUTORS.
Weil, Wm. M. ..... 221 Fell

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....
.....Van Ness and California
Davidson, D. M., & Co. .....
..... Van Ness Ave. nr O'Farrell
Gebhardt, C., & Co. .....
Golden Gate Cloak & Suit House.....
..... McAllister & Fillmore
Livingston & Co. .....
Ransohoff, L. .....1655 Van Ness Ave.

CLOTHING DEALERS.
Alexander & Danziger ..... 933 Post
Atkins, Robert S.....1110 Van Ness Ave.
Brown Bros. & Co., 1000 Van Ness Ave.
Carroll & Tilton Co. ..... 1440 Fillmore
Frank Bros. ..... 1356 Fillmore
Hastings Clothing Co. .....
..... Van Ness & Pine
Hirsch Bros. ..... 2009 Fillmore
Hirsch, L., & Co. ..... 2009 Fillmore
Hoffman, Rothchild & Co. .....
.....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple ..... Sutter & Fillmore
Lilienfeld, Alfred, & Co..... 1895 Sutter
Mandel, Weiner & Co. ..... 39 South
Moss's Inc. ..... 1712 Steiner
Neustadter Bros. ..... 115 Hayes
Pauson & Co. ..... Van Ness & Post
Raphael's Inc ..... Fillmore & Geary
Roos Bros. ..... O'Farrell & Fillmore Sts.
Straus, Louis ..... 32 W. El Dorado
Summerfield & Roman. .....

COAL DEALERS.
Allen, Charles R. ... Foot of Broadway
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C. .....
.....S. E. cor. Second & Townsend
Easton Coal Co. ..... 131 Folsom
Fritsch, Geo. ..... 110 East
Greenberg, A. H. ..... 1409 Ellis
Lewald, Sanford G., Co. ... 1735 O'Farrell
Morton, Thomas .....500 Eddy
Oregon Coal & Navigation Co.....
..... Foot of Webster, Oakland
Peabody, E., & Co .....
Rosenfeld's Sons, John...809 Montgomery
San Francisco & San Joaquin Coal Co...
..... 628 Montgomery
Stafford, W. G., & Co. ..... 214 East
Western Fuel Co. ..... 340 Stewart

CODFISH DEALERS.
Alaska Codfish Co., Sacramento & Davis
Atlantic Fish Co. ..... 423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot of Spear

COLLECTORS.
Curtin, D. A. ..... 323 Monadnock Bldg

COMMISSION MERCHANTS.
Allison, D. E. & Co. ..... 134 Washington
Armsby, J. K. & Co.....
.....Howard and New Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co., ...388 Davis
Bodwell Produce Co.....
..... Washington & Front
Boessnecker & Co..Front & Washington
Botto, N. & Co. ..... 303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse..
.....2d & Townsend
Campodonico & Burns .....
... . Davis & Washington
Chauche & Bon ...622 22d St., Oakland
Collins, Thos W. & Co.....
..... 334 Larkin
Cutter, E. B. Co. .. Merchants Exchange
Dairymen's Union . Davis & Sacramento
DeBernardi. D. & Co. .....
..... 36th & San Pablo Ave., Oak.
Eveleth-Nash Co. .....422 Front
De Martini, John & Co....1503 Fillmore
De Pue, Edgar J.....324 Montgomery
Detels, M. P. ..... 11 Front
Dodge, Sweeney Co.....
.....5-6 Hathaway's Wharf
Duffy, J. J. Co. ..... Davis near Clay
Dunbar, H. F. ..... 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini .....
.....108-110 Washington
Getz Bros. & Co. .Davis and Sacramento
Gould, C. W. & Co. ..... 58 Pine
Gray & Barbieri .....
Greenway, Edw. M. ..... Kohl Bldg
Griffith-Durney & Co. ..... 208 Battery
Growers' Co-operative Agency .....
..... 436 Front
Guggenhime & Co.....2703 California
Haight, Fred B. & Co. ..... 44 Clay
Hammer & Co. ..... 230 Clay
Hartter, L. Co. ..... 314 Davis
Hilmer, Fred L. Co. ..... 26 Clay
Howard and McDonald .....
..... Foot of Greenwich
Hulme & Hart.....
Hume, R. D. & Co. .....110 Battery
Hyman, Jos. ..... Kohl Bldg.
Ivancovich, J. & Co. ... 128 Washington
Jacobs & Malcolm ....
..... Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co. ..... 225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son ..... 108 Front
Leist, C. J. & Co.....2835 Washington
Lercari, C. J. & Co. .....128 Washington
Loaiza, W. & Co.....
..... Pacific & Montgomery
Levy, A. & J. Zentner Co.....
.....Davis and Washington
Lundy, A. L. Co. ..... 9 Mission
Macpherson & Honrihan .....
Martens, Read & Co. ..... 104 Clay
Minaker & Welbanks, Inc., 224 Drumm
Mitchell & Goodall....124-8 Washington
Montealegre & Co.....
Morris Bros. Co. ..... 215 Drumm
Olcese, G. B. & Co.....504 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. ..... 503 Davis
Roussel & Davidson.....19-21 California
Sanford Bros. .....430 Front
Scatena, L. & Co.....104 Washington
Schultz-Hansen Co..... 324 Drumm
Schwartz Bros.....2231 Clay
Sherwood & Sherwood ..... 54 Pine
Sloss & Gerstle ..... Kohl Bldg
Southern Pacific Milling Co.....
.....R 86—906 Broadway, Oakland
Stencil, J.....95 Market
Tindal, Geo. W. Co..... 1782 Union
Trobock & Bergen, 340 11th St., Oakland
Von Husen & Co. ..... 400 Davis
Vanvales, M. D.....513 Eleventh, Oakland
Welch & Co. ..... 502 California
Wetmore Bros. ..... 450 Front
Wolff, Wm. & Co. ..... 248 Mission
Wolff & Davis ..... Drumm & Jackson
Wolf & Sons,.....Drum & Jackson
Wolfen, Max & Co. .....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co. .....
..... 724 Montgomery
Gruenhagen & Co.....
..... California & Van Ness Ave.
Haas, Geo. & Son ..... 1355 Fillmore
Hromada, Adolph Co. .....
..... Folsom bet. 9th & 10th
Lechten Bros. ..... 1242 Devisadero
Maskey, Frank ..... Kearney nr Market
Rhine, Henry & Co. .....19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Rothschild-Ehrenpfort Co. .....
.....Temporary—525 Seventh, Oakland
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTOR AND BUILDER.
Fahy, Richard .....518 Noe

COOPERS.
California Barrel Co.....
.....Twenty Second & Illinois
Carl Cooperage Co.....
.....Boardman & Brannan
Woerner, David, (estate of).....
..... N. W. Cor. 14th & Harrison
Herbert & Cordes.....379 Seventh

COOPERAGE STOCK.
Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS
California Cotton Mills Co.....
.....East Oakland

CRACKER MANUFACTURERS
American Biscuit Co.....
..... Battery & Broadway
Pacific Coast Biscuit Co. .....38 Steuart

CREDIT BUREAU
Merchants' Credit Assn..... 24 Drumm

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co. ..... 6th & Yuma
Cowen-Helneberg Co. ..... 527 Market
Nathan-Dohrmann Co., Van Ness & Cal.
Schloss Crockery Co.....Folsom & Fifth
Sternheim, S. & Son ...1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co. ..... 23 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co.....309 Twelfth, Oakland

DEPARTMENT STORES.
Emporium, The.....Cor. Post & Van Ness Ave.
Prager's ..... Market & Jones

DISPLAY FIXTURES.
Clarke, Sidney A.....2329 Franklin
Frankel Display Fixture Co. ..... 867 O'Farrell

DOORS AND WINDOWS.
California Door Co..... 24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co...926 Brannan
Dore & Co. ..... 609 Seventh
Emmons, G. W. ..... Bush & Battery
Farnsworth & Ruggles ..... 109 Davis
McNab & Smith ..... East & Jackson
Morton Draying & Warehouse Co., The ..... Folsom St. Wharf
Overland Freight & Transfer Co..... Foot of Howard
Pierce-Rodolph Storage Co. ..... Eddy & Fillmore
Rode, C. B. & Co.....Jackson St. Wharf
Strauss, K.....713 Golden Gate Ave.
Teele & Co.....125 Jackson
Western Transfer & Storage Co. .....Washington & Davis
Wilson Bros. Co. ..... 14th & Sanchez

DRIED FRUITS.
Griffin & Skelley Co., Franklin & Ellis
Phoenix Packing Co. ..... 118 Davis
Rosenberg Bros. & Co. .....Brannan. bet. First & Second

DRUGGISTS.
Ayers, Edw. N. ... Van Ness nr Post
Boericke & Runyon ..... Van Ness Ave. & California
Broemmel, J. G. B.....2501 California
Clinton, Dr. C. A. ..... 21st & Howard
Calegaris, J. ..... Kearny & Pacific
Erlenbach, Martin .....711 Third
Esters, Von Kraken, W. .....Twenty-fifth & Folsom
Fauda, C. O. ..... 303 Montgomery Ave.
Ferry Drug Co.....333 Devisadero
Gates, J. R. & Co., Inc ...113-115 Davis
Grazer's Pharmacy .....501 Third Ave.
Kelly, Frank S.....
Lainer, Rd. Drug Co.....
Langley & Michaels Co. .....South Park Ave. & Second St.
Leipnitz Co., G.....1331 Laguna
Lengfeld's Pharmacy ..... 2500 Fillmore
Owl Drug Co.....Geary & Van Ness
Prior's Pharmacy.....
Redington & Co.....Third & Brannan
Richards & Co. .....Eighteenth & Pennsylvania Ave
Rockstroh, F. E. ..... 1044 Valencia
Rossi, D. P. ..... 1900 Union
Ryan, D. .....2124 Bush
Schmidt, Val S.....California & Fillmore
Searby, W. M. ..... 499 Gough
Wakelee & Co.....Market & California

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. Care Kahn Bros., 12th & Washington, Oakland
Bernstein, S. L.....Radke Bldg.
City of Paris Dry Goods Co. ..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Dinkelspiel, L. & Sons ..... 1509 Gough
Frohman & Priester .....2635 Mission
Graf, J. L. & Co.....359 McAllister
Hale Bros., Inc. ..... Sixth nr Market
Hart, B. & Brother.....405-408 Union Savings Bank
Hickman, Henry ..... 3915 Sacramento
Kohlberg, M. S. & Co.....435-7 Turk
Levy, Max ..... 1140 Geary
Lippman Bros.....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....
Murphy, Grant & Co. .....Tribune Bldg. Oakland
Nathan, A. ..... 1710 Market
Newman & Levinson.....1707 Octavia
O'Connor, Moffatt & Co. .....Van Ness Ave. and Pine
Samuels, D. Lace House Co. ..... Sutter & Van Ness
Schmidt, Ben. J. & Co. ..... 1017 Post
Schmidt, Edwin Val. .....California & Fillmore
Schoenholz & Ersbach..2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Silverman, J. .....
Strauss, Greenberg & Sachs ..... 1241 Van Ness
Strauss, Levi & Co. ..... 6th & South
Thursbacher, B. E.....16th & Folsom
Wand, J. & Co. .....1528 Geary
Weill, Raphael & Co. ..... Van Ness & Pine
Weinstock, Lubin & Co. ....Post & Fillmore

DYEING AND CLEANING.
Thomas, The F. Parisian, Dyeing and Cleaning Wks ..... 27 Tenth
Hickman, Henry ..... 3933 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College, 1451 Franklin
San Francisco Business College..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. ..... Ellis near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp., ..212 First
California Electrical Works..... .....642 Folsom.
Consumer's Electrical Association..... 917 Webster
Century-Klein Electric Co.....623 Sansome
Electric R. R. & Manufacturers Co.... 619 Howard
Farnsworth Electrical Co.....603 Howard
General Electric Co., Union Trust Bldg
Hetty Bros. ..... 326 Ellis
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co. ..... 381 Fulton
Westinghouse Electric Co...1843 Fillmore

ELECTRO-PLATERS.
Denniston's S. F. Plating Works ..... 1349-51 Mission
Golden West Plating Works....355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.
Bryan Elevator Co ..... 254 Spear
Otis Elevator Co. .....Stockton, North Point & Beach Sts.

EMBROIDERIES AND LACES
Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.
Ferris & Haas.....Kohl Bldg.
Morser, E. J. .....847 Monadnock Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co.....2624 Sutter

EXPORTERS AND IMPORTERS
American Import Co. .....1109 Jefferson, Oakland
Castle Bros.....1444 O'Farrell
Domoto & Co .....268 Brannan
DeFremery, James & Co. .....1305 Adeline, Oak.
Jennings, Rufus P. ..... California Bldg, Union Square
Maldonado & Co.....2020 Buchanan
Takemura, K. & Co. .....1523 Post
Vignier, A. & Co. .. Broadway & Battery
Wieland Bros. Inc ..... 1440 Sansome

FIREWORKS.
California Fire Works Co. .....Sixteenth Ave. & L. South

FLORISTS.
Jacquemet, Jos. & Co. .. 22d & Douglas
Mann, Alex Jr. .....2041 Pine
Boland, J. B. Co. .....47 Geary

FLOUR MILLS.
Sperry Flour Co. ..... 133 Spear
Stockton Milling Co...California & Front

FOOD CEREALS.
Pacific Cereal Association..... Temporary Webster St. Wharf, Oakland

FORWARDING AGENTS.
Earl, D. W. & Co.....2125 Laguna

FRUIT CANNERS.
Jacobs, Isidor .....18th & Minnesota

FRUITS AND VEGETABLES.
Berta, A. Co. ..... Market & 11th
Marchi, John ..... 2029 Filbert
Omey & Goetting .....1931 Sutter

FURNITURE—HOUSE AND OFFICE
Bateman, Wm. ..... 1913 Bryant
Breuner, John Co...901 Golden Gate Ave.
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co..Bush & Van Ness
Eastern Outfitting Co. ... 1970 Mission
Fredericks, J. Co. ..... 815 Ellis
Friedman, M. & Co. .....1058 Washington, Oakland
Fuller, Geo. H. Desk Co. .. 659 Mission
Indianapolis Furniture Co. ....833 Mission
Kragen's .....1141 Market
Kreiss, L. & Sons.....1219 Post
McCann, Allen & Co. ..... 1357 Post
Moore, Harry J. Furniture Co., 735 Eddy
Newman Bros. Co.....2200 Mission
Pattosien Co. .....S. E. cor. Sixteenth & Mission
Plum, Chas. M. & Co. ..... Van Ness Ave. & California
Rucker Desk Co. .... 908 Van Ness Ave
Sloane, W. & J. & Co. .....Sutter and Van Ness
Smith, A. B. Furniture Co. 1135 McAllister
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush
Yawman & Erbe Mfg. Co.....42 Oak

FURNITURE MANUFACTURERS.
Johnson, Harry Co. .....Cor. Harrison & Sixteenth

FURS.
Gassner, Louis ..... 1524 Bush
Hoefilch, Albert. .....Van Ness Ave. & Jackson
Liebes, H. & Co. ....1440 Van Ness Ave.
Wallace, Robert .... Ellis, near Stockton

FUSE AND MATCH MANUFACTURERS.
Metropolitan Match Co. ..... 42 Sutter

GAS FIXTURES.
California Gas Fixture Co. ..... 1604 Santa Clara Ave., Alameda
Day, Thos. Co. ..... 725 Mission
Haskins, Arthur R., Inc. .....1301 Broadway, Oakland

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son.....211-213 Main

GAS ENGINES AND SCALES.
Beck-Wakefield Co.....2323 Fillmore
Fairbanks-Morse Co. ..... 531 Howard

GAS GENERATORS.
Reichert, Theo. ..... S. E. Cor. Fillmore & Bush

GAS METERS AND STOVES.
Pacific Meter Co.....1168 Jackson

GAS REGULATORS.
Gas Consumer's Assn.....345 Haight

GENERAL MERCHANDISE.
Heilbroner, L. ..... 1632 Devisadero
Levin, J & Co.....1805 Laguna

GLASS MANUFACTURERS.
Pacific Window Glass Co....1122 Market
United States Glass Co. ... 271 Stevenson

GLOVES.
Moss, Geo. A....Van Ness nr. California
Steinberger & Kalisher .....36 Webb

GLUE MANUFACTURERS.
Burd, Wm.....423 Montgomery Block
California Glue Works ....6th Ave. South, Cor. R

GRAIN AND BEAN DEALERS
Barnard & Bunker ..... 204 California

GRANITE AND MARBLE DEALERS
Seregni & Bernieri .....

GRAPHOPHONES AND PHONOGRAPHS
Columbia Phonograph Co., The..... 526 McAllister

GROCERS.
Arnold, H. B...Valencia & Twenty-first
Bibo, Newman & Co. ..... 1248 Sutter
City of Hamburg Co., Inc. ..118 Oregon
Claussen, C. .....771 Capp
Cluff, Wm. Co. .....2575 Market
Foge & Mohr. .....
Foster, S. & Co. .....126 Beale
Gaw, H. & Co. .....508 Haight
Getz, M. & Co. .....115 Townsend
Goldberg, Bowen & Co. ..... Van Ness and Sutter
Granucci Bros. ..... 412 Front
Haas Bros. .....2007 Fillmore
Hartter, L. Co. ..... 314 Davis
Hollman, Henry .....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros. .....Bush & Franklin
Johnson Bros. ... Fillmore & Sacramento
Lennon, John A. .....918 Eddy
Lewin-Meyer Co. ..... 420 5th, Oakland
Meyer, A. & Co. ..... 136 Steuart
Parks Bros. & Co. .....372 Fifth
Peters Bros. .....901 Cole
Rathjen Bros. .....1810 Laguna
Rothschild, John & Co. .....11 Spear
Schleef & Creyer. .....
Smith's Cash Store ..... 16 Steuart
Stulz, Jos. A. ..... 1931 Fillmore
Sussman, Wormser & Co. ..... Brannan, bet. 7th & 8th
Tillman & Bendell.....Front & Vallejo
Von Borstel, Otto C. ..... 1101 McAllister
West, Elliott & Gordon....500-504 Hayes
Wellman, Peck & Co. .....311-337 East
Wethered, Wm. Co..Sutter near Fillmore

GUNS AND AMMUNITION.
Bekeart, Phil. B. Co. ..... 1346 Park St., Alameda
Golcher Bros ..... 513 Market
Shreve & Barber Co. ..... 17 Grant Ave.

HARDWARE.
Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros. .....541 Haight
Brittain & Co.....Van Ness & Turk
Brown, Chas. & Son.....1204 Geary
Brown, The Ralph Co..5th and Tehama
California Hardware & Cutlery Co. .....812 Van Ness
Dunham, Carrigan & Hayden. .....Eighth & Kansas
Froelich, Christian .. Pacific Union Club
Gregory Hardware Co. ..... 519-521 Golden Gate Ave.
Holbrook, Merrill & Stetson. .....6th and Townsend
Ils, J. G. & Co. ..... 827 Mission
Jones, Ed. .....1182 Market
Marshall-Newell Supply Co., 146 Steuart
Marwedel, C. W. 258 9th
Montague, W. W. & Co. ... Turk & Polk
Pacific Hardware & Steel Co. .....Seventh & Townsend
Palace Hardware Co. ... 456 G. G. Ave.
Philpott, C. H. .....135 Fifth
Pike, A. W. & Co. .....3446 Clay
Rosekrans, H. & Co. ..... 511 Sixth
Sage Hardware Co. .....1180 Market
Smith, Peter A. ..... 10 Bluxome
Tayler & Spotswood Co. ..... 19th & Minnesota
Vaut, E. D., Hardware Co.....218 Market
Woods, Charles M. ..... 2123 Pierce
Wright Hardware Co..San Leandro, Cal.

HARNESS AND SADDLERY.
Johnson, J. C. Co..Cloyne Court, Berkeley
Liebold Harness Co. .....Golden Gate Ave. near Fillmore

HAT MANUFACTURERS.
California Hat Co. ..... 1420 Howard
Triest & Co. ..... 27-37 South

HATTERS.
Colman Hat Co.....1809 Fillmore
Fannin & Elmendorf .... 320 Locust Ave.
Fisher & Co.....2270 Broadway
Herrmann & Co. ..... 1718 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A. .....530 Haight
Meussdorffer, J. C. Sons ... 909 Fillmore

HAY AND GRAIN.
Anspacher Bros. .....1103 O'Farrell
Burke, James .....2857 Folsom
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co. ..... 333 Berry
Scott & Magner.....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L. .....3142 Mission

HORSE SHOEING.
Odea, Martin.....212 Locust Ave.

HOTELS.
Abrahamson, A. .....
Hotel St. Francis.....Geary & Powell
Martin, H. G. .....2062 Sutter
Palace Hotel ..... Post & Leavenworth
Phillips, H. B. .....Union Trust Bldg.
Turpin, F. L.....Royal House, Oakland

HOUSEHOLD UTENSILS.
Wiester & Co. ....., 2973 Folsom

ICE DEALERS.
Consumers Ice Co. .....420 Eighth
Merchants Ice and Cold Storage Co. .....Lombard & Sansome
National Ice and Cold Storage Co., The ..... Kansas and Division
Union Ice Co. 735 4th

IMPORTERS.
American Mercantile Co. 628 Montgomery

INSURANCE.
Ahpel, H. C. Co. ..... Union Trust Bldg
Alliance Assurance Co., Ltd...1359 Post
Berthau, Cesar. .....Eleventh cor. Clay, Oakland
Boardman & Spencer.....458 Ninth, Oak.
Brown, Edw. & Sons.....1008 Broadway
Christensen, Edwards & Goodwin .... Telegraph Ave. & 20th St. Oakland
Commercial Union Assurance Co., Ltd. ..... 1359 Post
Cora, A. .....510 Washington
Davis, J. B. F. & Son.... 1224 Buchanan
Dorn, E. L. ..... 1042 Ellis
Dornin, Geo. D. .....Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansome
German Ins. Co. of Freeport ..... Van Ness & Clay
Gutte & Frank.....2109 Pacific Ave.
Herold, Rudolph, Jr. .....53 Post
Hillman, John R., & Son..Fillmore & Pine
Insurance Co. of North America..... .....805 Monadnock Bldg.
Kilgarif & Beaver ..... 903 Eddy
Landers, Wm. J. ..... S. E. cor. 13th & Harrison
Liverpool & London & Globe Ins Co. ..... 2027 Sutter
London & Lancashire Fire Insurance Co. .....2101 Van Ness Ave.
Manheim, Dibbern & Co., 217 Sansome
Miller, T. L. ..... 1042 Ellis
New York Life Ins. Co.....601 Mission
New Zealand Insurance Co. ..... 312 California
Northwestern Nat. Fire Ins. Co. ..... 1455 Franklin
Norwich Union Fire Ins. Society. ..... 314 California
Pacific Mutual Life Insurance Co., The ..... 903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....First National Bank Bldg., Berkeley
Parker, C. M. T. .....1258 26th Ave., Fruitvale, Cal.
Perrin, Howard ... 701 Monadnock Bldg.
Potter, Edw. E. .....1808 Franklin
Preferred Accident Insurance Co. .....1112 Union Savings Bank Bldg., Oak.
Sperling, Frank. .....8th & Market
Stovel, C. J. .....332 Bush
Underwood & Smith .....
Voss, Conrad & Co. ..... 229 Monadnock Bldg.
Waniorek, M. ..... 1712 Devisadero
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V. .....2306 Pine
West Coast Life Insurance Co., 1042 Ellis
Wilson, Horace .....407 Montgomery

IRON WORKS.
Cal. Iron Yard ..... 417 Kohl Bldg.
Fulton Iron Works..... First & Market
Macauley & Co. 18 Telegraph Ave., Oak.
Moore & Scott Iron Works. ..... Main and Howard
Morton & Hedley ..... 215 Harrison
Risdon Iron Works .....298 Stuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works...Kearny & Francisco

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co. ..... 1407 O'Farrell
Solomon, C. Jr...625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.
Hart, B. & Bro. .....1120 Sutter
Mendelson Bros. ..... 1060 Clay, Oak.

JEWELERS.
Abrams, Henry M. ..... 717 Market
Andrews, A.... Van Ness Ave. and Ellis
Baldwin Jewelry Co. . 1261 Van Ness Ave.
Bohm Bristol Co. ..... Van Ness Ave. & Sacramento
California Jewelry Co. ..... Mutual Savings Bank Bldg.
Carrau & Green, ... 1510 Buchanan
Diamond Parlor Jewelry Co. .....1129 Fillmore
Eisenberg, A. & Co.....1324 Geary
Elgin National Watch Co. ..... Mutual Savings Bank Bldg
Glindermann, W. .....1532 Fillmore
Greenzweig, George & Co. 2322 California
Hall, A. I. & Son ..... 717 Market
Hammersmith & Field..801 Van Ness Ave.
Heringhl, Leo.....896 Steiner
Huguenin, Adolph. .....
Isaacs, Abe ..... 739 Van Ness Ave.
Judis, Alphonse Company ...701 Market
Nordman Bros. ..... 717 Market
Radke & Co. .. Bush St. & Van Ness Ave.
Schussler, M. & Co. ..... 1517 Bush
Shreve & Co....Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co. ..... Van Ness Ave. & California

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co... 1506 Sacramento

KNITTED GOODS.
Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co. ..... Van Ness Ave. & California

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co. ..... California & Van Ness Ave.
Magnin, I. & Co.. ..... Van Ness & Austin Aves.
Marks Bros.....Eddy & Fillmore

Paragon, The.....
.....Van Ness bet. Geary & Post
Schwartz & Goodman ... 1545 Fillmore

LADIES' TAILORS.

Flamm, G. .....2202 California
Gadner, A. ..... 2378 Pine
Honig, S. ..... 823½ Eddy
Lowenthal & Co.....
Rothschild, M. .....

LAMPS.

Boesch Lamp Co. ..... 1135 Mission
Bauer Lamp and Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry..... 468 25th, Oakland
La Grande Laundry Co. .....234 12th St.
National Laundry Co.....3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry.....
White Star Laundry .....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. .....
....1237 Broadway, Oakland

LAW BOOK PUBLISHERS.

Bancroft Whitney Co.....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....3rd Ave & E. 11, Oak.
Kohlberg & Co. ..... 526 Washington

LEATHER AND LEATHER GOODS

Brown & Adams, Sacramento near Davis
Frank, S. H. & Co. ..... 2372 Market
Wagner Leather Co. .....112 Clay
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Co.....
..... 661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....Clay & East
Holmes Lime Co.....1904 Devisadero

LITHOGRAPHERS.

Britton & Rey .....555 Commercial
Galloway Lithograph Co.....
..... 1664 Howard
Roesch, Louis, Co.....Fifteenth & Folsom
Schmidt Lithograph Co.....
..... 5th & Adeline, Oakland
Union Lithograph Co.....
.....426 Ninth, Oakland

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J. ..... 316 Fulton
Kelly, Thomas & Sons ... 1534 Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co....Fourth & Channel
Blyth & Trott.....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co. ..... 810 Kohl Bldg.
Dodge, E. J. & Co. ..Lombard St. Wharf
Dolbeer and Carson Co. .....
..... Lumberman's Bldg
Excelsior Redwood Co..Fourth & Channel
Grays Harbor Commercial Co. .....
..... Foot of Third
Greenewald, Otto H. ..... Kohl Bldg.
Hammond Lumber Co..Mission St. Wharf
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co. ..... 633 Howard
Hooper, C. A. & Co. .....32 Steuart
Hooper, F. P. & J. A.....
..... Lumberman's Bldg
Howard, E. A. & Co. ..... 20 Howard
Jones, Hugh, Lumber Co.....817 Florida
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
..... Maritime Bldg., 172 East
Pope & Talbot ..... Foot of Third
Renton, Holmes & Co. ..... 116 Battery
San Francisco Lumber Co.....
.....Channel St. bet. Fourth &Fifth
Seymour & Elliot ..... 142 Townsend
Sierra Lumber Co.....
.....476 Thirteenth St., R. 8, Oakland
Simpson Lumber Co. ..... 24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Tacoma Mill Co.....234 California
Truckee Lumber Co. of S. F.....
.....James Flood Bldg.
Union Lumber Co.....Monadnock Bldg.
Van Arsdale-Harris Lumber Co. .....
..... 5th & Brannan
Wendling, G. X.....

MACARONI MANUFACTURERS.

California Italian Paste Co. .....
..... 759 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co. ..... 1435 Pine
American Tool Works.....109 Mission
Bay City Eng. & Supply Co. 215 Spear
California Hydraulic Engineering Co..
.....1169 Jefferson, Oakland
California Tool Works ..... 143 Beale
Compressed Air Machinery Co.....
..... Jessie & Eckert
Cyclops Iron Works ..... 223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co. ..... 109 Fremont
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone.....
..... 316 Market
Hall, Robert .....552 Folsom
Henshaw, Bulkley Co. ..... 219 Spear
Meese & Gottfried Co....19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool and Supply Co. ..558 Howard
Pennington, Geo. W. & Sons, Inc.....
.....934 Shotwell
Pierson, Roeding & Co. .....
..... Monadnock Bldg.
Ralston Iron Works ... 20th & Indiana
Sanitary Devices Manufacturing Co...
.....16th St. and San Bruno Ave.
Schilling, Adam & Sons .....203 Main
Union Iron Works.....Potrero, S. F..
Van Winkle, H. L. ..... 228 Folsom
Young, A. L. Machinery Co., 319 Howard

MANTELS, GRATES AND TILES

Bush & Mallet Co.....3060 Seventeenth
Mangrum & Otter ..... 540 Mission
Rigney, Thos. F. ..... 2564 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Cardinell-Vincent Co. .....
..... 520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The, ...
..... Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten ..... 318 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co. 1770 Pacific Ave.
Morgan & Allen Co. ..... 717 Market
Robinson Bros.....127 Telegraph Ave, Oak.
Sellman, Waters H.....2602 Filbert

MARBLE WORKS.

Musto, Jos. & Son ... 565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co. ..... 122 Utah
Crescent Feather Co. .....
..... Nineteenth & Harrison
Hagemann, H. M. .....1529 Pine
Hoey, John ..... Rhode Island & 8th
Klopstock Bros. ..... 2257 Folsom

MEN'S FURNISHING GOODS.

Baumel, Fred J., ...Kentfield, Marin Co.
Bullock & Jones.....801 Van Ness Ave.
Cluett, Peabody & Co.....
..... Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Elkus-Brenner Co., The ... 43 South St.
Greenebaum, Weil & Michels .....
.....6th & South
Hansen & Elrick ..... 1105 Fillmore
McNamara & Moran.....737 Fourteenth
Rogerson, J. C.....
Schoenfeld, Adolph ... Fillmore & Ellis
Great Wardrobe, The ....Van Ness & Ellis
Toggery, The..S. E. cor. Van Ness & Ellis
United Shirt & Collar Co. .....

MERCHANT TAILORS.

Craig Bros. ..... 604 Mission
Growall, W. L. Co. .....
..... Mutual Savings Bank Bldg.
Harshall, A. ..... 2053 Sutter
Jacobi Bros. ..... 2123 Fillmore
Lyons, Chas. ..... 1472 Fillmore
Martin Bros. .....
..... Market, bet. Polk & Van Ness
Reid, J & Son.....
...Delbert Blk, Van Ness & O'Farrell
Rhenstrom, C. H. ..... 2415 Fillmore
Valentine, R. ..... 724 Market

METAL WORKS.

Finn, John Metal Works ... 384 Second
Pacific Plating & Metal Works.....
Pacific Metal Works .....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co of Cal.....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy ..... 231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G. ..... 624 Russia Ave.
S. F. Cream Depot ..... 2632 Mission
Standard Milk Co. 3201 16th

MILLINERY.

Butler-Schultz Co. ..... 957 Geary
Hinz & Landt.....286 Devisadero
Holm & Nathan ..... Bush & Polk
Muller & Raas Co.....
..... Polk St. bet. Sutter & Bush
New York Millinery, The .....
..... 133 Van Ness Ave.
Spencer & Mitau .... 1140 Van Ness Ave.

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Cal. Mineral Water Co.....
..... 310 Walnut, Berkeley
Ring Bros. ..... Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Water Co. .....
..... S. E. cor. 6th & Brannan
Witter Medical Springs Co.....
..... 563 11th St., Oakland

MINING COMPANIES.

Alaska Treadwell Mining Co.....
..... 832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T. ..... 832 Octavia
Ralston, W. C. .....511 Market

MINING MACHINERY.

Woodbury, George E.....611 Buchanan

MUSTARD MANUFACTURERS

Burr, C. C. & Co. ..... 1426 Filbert

NECKWEAR MANUFACTURERS

California Neckwear Co.....1103 Sutter
Heineman, H. M. ..... 1649 Bush

NEWS DEALERS.

Foster & Orear.....Ferry Bldg.

NOTIONS AND SMOKER'S ARTICLES.

Son Bros. & Co.....1850 Geary

OILS.

Porter, W. S. ..... 233 King
Standard Oil Co.....Seventh & Irwin

OPTICIANS.

Berteling Optical Co. ..... 1529 Bush
Cahn Standard Optical Co.....
..... Sutter & Laguna
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co. ..1821 Fillmore
Hirsch & Kalser ..... 1757 Fillmore
Kahn, Geo. H. ... 1232 Van Ness Ave.
Kahn, Henry & Co., 1309 Van Ness Ave.

OYSTER DEALERS.

Darbee & Immel .....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 4th & Channel
Morgan Oyster Co., The,.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers Assn ..... 74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits, Chas. D. ..... 51 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co. .....1816 Market
Clinch, C. G. & Co..... 156 King
Fuller, W. P. & Co. ..... 106 Beale
Magner Bros. ..... 419-421 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Howard
Rea, L. A. & Co. .....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons ..... 729 Devisadero
Brace, N. .....459 Valencia
Fraser, John P. .....221 Fell
St. Denis, J. Co. ..... 1457 Ellis
Stein, Your Painter,.....3052 Sacramento
Swan, J. S.....

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills .....
.....414 Montgomery
Crown-Columbia Pulp & Paper Co....
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Union Bag & Paper Co.....
.....1059 Franklin, Oakland
Union Pulp & Paper Co. .....

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. .....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. .....
..... 842 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....2476 Howard
California Fig Syrup Co. .... 392 Church
Law, Herbert E. ..... Fairmont Hotel
National Pharmacy Co. .....
..... 957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. .....
..... Turk & Van Ness Ave.
Taber Photo Co. .....
Waters, R. J. & Co .....1946 California
Weidner, Charles ..... 1639 Fillmore

PHOTO-ENGRAVERS.

Sunset Photo & Eng. Co. .....
..... Geary & Buchanan

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. ..... 1221 McAllister

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., Van Ness & Post
Curtaz, Benj. & Son ..1615 Van Ness Ave.
Deitemeier Piano Co.....835 Valencia
Eilers Music Co.....1130 Van Ness
Kohler & Chase ... Sutter & Franklin
Mauzy, Byron ..... 1165 O'Farrell
Pierce, Walter S. & Co. .....
..... 689 Fourteenth
Sherman-Clay Co. .....
..... 1625 Van Ness Ave.

PICKLE MANUFACTURERS.

Fisher Packing Co. .....

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros. ..... 1115 Sutter
Murray Bros. ..... 623 Sacramento
Snook, Wm. & Son .....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co,.....1177-1179 Turk
Wittman, Lyman & Co. ..... 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Barker & Kinney .....
Dalziel-Moller Co. ..... 543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co. ..... 321 Drumm
Buttgenbach, Jos. ..... 565 Bryant
Cudahy Packing Co,.....417 Shotwell
Heineman & Stern ..... 1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co....
..... 139 Fifth
Western Meat Co. .....Baden
Wilfert Bros. .....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A. .....Oakland
O'Brien & Spotorno.....1212 Golden Gate
Tiddy, Richard ..... 1119 Post

POWDER WORKS.

Cal. Powder Works .....
..... 2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau .....
..... Kohl Bldg.

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks ..... 611 Harrison
Brunt, Walter N., Co. ..... 391 Jessie
Cubery & Co.....240 Fifth Ave.
Dempster Bros. .....
..... Seventeenth & Rhode Island
Freygang-Leary Co. ..... 1322 Howard
Gabriel-Meyerfeld Co. ..... 2366 Market
Gilmartin Co. ..... 107 Scott
Greater San Francisco Printing Co. ..
..... 14 Leavenworth
Monahan, John & Co. ....449 Duboce Ave.
Murdock, C. A. & Co., Inc. 1580 Geary
Mysell-Rollins Co. ..... 22 Clay
Nolan Davis Co., The.....1578 Market
Partridge, John ..... 759 Fillmore
Pernau Publishing Co. .....423 Hayes
Phillips & Van Orden Co. .. 1617 Mission
Roberts Printing Co. .....220 Sutter
Spaulding-Graul Co. ..... 912 Howard
Stanley-Taylor Co., The .... 554 Bryant
Torres, Jos. M. ..... 534 Commercial

PRINTERS' INK.

Reed & Goodman.....
.....564 E. 12th St., Oakland

PRINTING MACHINERY.

Hadwen Swain Manufacturing Co.....
..... 92 Seventh

PROPERTY OWNERS.

Andros, Milton ..... 1926 Broadway
Ballard, J. Stow ..... 3303 Clay
Bishop, Thos. B. .....2309 Washington
Crocker Estate Co. ..... 2129 Laguna
D'Evelyn, Dr. Frederick W. .....
..... 2115 California
Flood, James L. ... James Flood Bldg
Gibbons, Dr. Henry, Jr., 2405 Fillmore
Heller, E. S. ..... Union Trust Bldg
Hewes, D. .....Orange, Cal.
Johnson, M. ..... Ross Valley
Kellogg, Sheldon G. ..... 503 Eddy
Keyes, A. D. .....1022 Monadnock Bldg.
Law, Hartland ..... Fairmont Hotel
Marye, Geo. T., Jr. ..... 345 Haight
McNutt, Dr. W. F. ..... 1800 O'Farrell
Montgomery, D. W. ..... 2419 California
Newbauer, H. W. .....1914 Sacramento
Page, Chas. ..... 2518 Pacific
Parrott, John ..... 502 California
Payson, A. H. .....
..... Santa Fe Office, Ferry Bldg
Pillsbury, E. S. ..... Kohl Bldg
Pischel, Kasper, M. D. ..1817 California
Platt, Frank L., D. D. S.....712 Steiner
Quinn, John E. ..... 1849 Bush
Rosenthal, Dr. C. H. ..... 636 Baker
Runyon, E. W. ..... 2400 Broadway
Scheeline, S. C.....1827 California
Schussler, H. ..... 1409 Sutter
Shiels Estate Co. ..... 1380 Sutter
Stevens, Martin....1033 Golden Gate Ave.
Tevis, Wm. S.....Bakersfield, Cal.
Wilson, A. W. ..... 2430 Broadway

PUBLISHERS.

Commercial News Publishing Co. .....
..... 1330 Pierce
Kuranaga & Co. ..... 1344 Geary
Mitchell, Edw. H. .....3363 Army
Mitchell, J. H..2046 Center St., Berkeley

PUMPING MACHINERY.

Byron Jackson Machine Works .....
.....18 Telegraph Ave., Oakland
Dow, Geo. E. Pumping Engine Co.....
..... 3116 Washington
Platt Iron Works Co.....Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie
Jackson, Byron Machine Works ....
.....1313 Broadway, Oakland

RATTAN WORKS.

Coulter's Rattan Works ... 1429 Bush

REAL ESTATE DEALERS.

Armstrong-Quatman Co. .....742 Polk
Aronson Realty Co. ..... 2053 Sutter
Ashton & Gardiner.....214 Pine
Babin, Landry C. Co.....413 Kearny
Baldwin, O. D. & Son .....1109 Post
Baldwin & Howell ..... 318 Kearny
Baldwin & Stetson .....1924 Post
Bancroft, Paul ..... 731 Market
Bew, Geo. E. & Co.....1124 Van Ness Ave.
Boardman Bros. & Co. ... 508 California
Bowes-Breuner Co.....Van Ness & Bush
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R..California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co., ...1732 Fillmore
Buckingham, A. E. ..... 2808 Jackson
Burnham & Marsh Co. ... 1942 Fillmore
Bush, David & Son ..... 2007 Sutter
Cal. Real Estate Exchange....325 Maple
Clark, John ..... 1515 Bush
Cline & Duncan ..... 2217 Mission
Coffey, H. E. ..... 1244 Masonic Ave.
Cranston, Belvel & Dwyer ... 923 Fillmore
Crim, W. H. & Co. ... Monadnock Bldg.
Davis, Alfred E. .....
Easton, Wendell ..... 2023 Fillmore
Ehrenpfort, Wm. ..... 801 Fillmore
Giselman, Wm., 1300 Golden Gate Ave.
Grady, John H. ... 720 Golden Gate Ave.
Half Moon Bay Development Co. .....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn,
Inc. .....345 Montgomery
Healy & Gillespie ..... 244 Church
Hendrickson, Wm. & Co. ... 1701 Gough
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale ..... 2219 Fillmore
Hooker & Lent .....49 Geary
Hooper, E. J. .....
Inverness Land & Water Co.....
..... 950 Monadnock
Joost Sons & Co.....2016 Sutter
Kane & Peterson .....1913 Post
Langrebe, McNevin & Jones, 1707 Geary
Lyon & Hoag ..... 636 Market
Mackenzie & Underhill.....2113 Fillmore
Madison & Burke ..... 2126 Fillmore
Magee, Thos. & Sons .....5 Montgomery
Martin, Walter S. ..... 1860 Webster
Marston, Frank W. ... 2714 Sacramento
McElroy, R. D. .....
..... Mutual Savings Bank Bldg.
McMahon Bros. & Co.....1256 Sutter
Mooser & St. Germain.....1354 Polk
Nelson, Johnson & Co. ..... 375 Bush
Oliver, P. B.....104 Montgomery
Patterson, Geo. W. H. .....1917 Pine
Polito, John L.....86A Sanchez
Realty Syndicate, The .....
..... 1218 Broadway, Oak.
Riandi & Guzzi .....
Rich, A. J. & Co. ..... 2421 Fillmore
Roberts, John W. ..... 220 Sutter
Rucker, Jos. H. & Co.....49 Post
Sachs, Sanford ..... 339 Montgomery
Sage, O. G. & Co. ..... 1635 Bush

S. F. & Suburban Home Building Society ..... 201 Euclid Ave.
Schroth Co., The .....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J. .....2838 Buchanan
Shainwald, Buckbee & Co. ....1366 Sutter
Skelton, E. W. ..... 2088 Bush
Speck & Co. .....54 Geary
Strassburger, I. & Co. .....484 California
Stine, O. C. .....1515 Bush
S. F. & Suburban Home Bldg. Society ..... S. W. Cor. Euclid & Jordan Aves.
Umbsen, G. H. & Co. .....20 Montgomery
Von Rhein Real Estate Co.....51 Geary
Weck, F. A. Realty Co.... Midway Bldg.
Wehe, A. W. .....777 Eddy
Williams & Surryhne ..... 1209 Sutter
Wolf & Hollman.....920 O'Farrell

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works ....First & Howard

RESTAURANTS.

Arfsten, Eicher Co. .....
Bay State Restaurant, Stockton & Market
Bergez, John .....
Besozzi, Louis .....22 Sansome
Blanco, A. B. .....
Christensen, M. A. C. ..... 870 Mission
Galindo, F. B. ..... 1226 Post
Hansen, H. B. .....
Krone, F. W. ..... 911 O'Farrell
Larsen, C. G. ... 17th Ave. bet. M & N
Nissum, James A. ..... 919 Fillmore
Petersen, Jacob .....9 Market
Priet, P. & Co. .....
Pouchan, G. & Co..497 Golden Gate Ave.
Ravn & Karstensen .....
Swain, Frank A. ..... 1111 Post
Tait's ..... 709 Van Ness Ave.
Techau, R. J.....1279 Weber St., Alameda
Techau Tavern Co. ..... 1307 Sutter
Westerfeld, P. & Co..... 1530 Haight
Zinkand, Chas. A. .....

RIGGERS.

Smith & Rice Co. Market & Grant Ave.

ROOFERS AND ROOFING MATERIALS.

General Roofing Co., The .... Grant Ave. & Bush

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. ..... 280 Guerrero
Pacific Refining & Roofing Co. ....16th and Mississippi

RUBBER GOODS.

Boston Woven Hose & Rubber Co. ... . 572 E. Twelfth, Oakland
Bowers Rubber Works.....57 Sacramento
Goodyear Rubber Co. .... 573-579 Market
Gorham Rubber Co. .....
.....4th & Washington, Oakland
Winslow, C. R. & Co. .... 2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co. ..... 1543 Pine

RUG MANUFACTURERS.

California Rug Co. ..... 3147 Lombard

SAFES.

Freeman, I....Golden Gate Ave. & Hyde
Herring-Hall-Marvin Safe Co. .... 1928 Pine
Hermann Safe Co., The ... 120 Folsom
Parcells Safe Co. .....523 Market

SAW WORKS.

Cal. Saw Works. .....855 North Point
Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

SCHOOL FURNITURE & SCHOOL SUPPLIES.

Weber, C. F. & Co..... .....521-523 Seventeenth St., Oakland

SCHOOL BOOK PUBLISHERS.

Ginn & Co. ..... 1247 Broadway, Oak.

SCOTCH TWEEDS.

Craig Bros...O'Farrell and Van Ness Ave.

SCREEN WORKS.

Quick, John W.....174 Belvedere

SEEDS AND GRAIN.

Bowen, E. J.....2296 Jackson

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co..... .....Sansome & Broadway

SEED GROWERS

Metson, W. H.....1101 Laguna
Morse, C. C. & Co.....171 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons .....17 Spear
Gladding, McBean & Co.,...Eddy & Hyde
Steiger Terra Cotta & Pottery Works, ... 18th & Division Sts.

SEWING MACHINES.

Cohen's, I. S. Sons .....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E. ..... 1388 Geary
Singer Mfg. Co. ..... 17 Jones
White Sewing Machine Co., 1878 Market
Wilcox & Gibbs ..... 724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co. .... Eighth & Townsend

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave.
Delano Bros. Spear bet. Market & Mission
Shields, Thos. ..... 571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co. .... Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc. .... Foot of Adeline, Oakland
Pacific Shipyard & Ways Co., ... Alameda Point, Oakland Creek
Turner, Matthew ..... 209 Steuart
Whelan, Jas. J. ..... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..... ..... 138 Steuart
Josselyn, G. M. & Co. ..... 106 Main
Sellers, T. H. & Co.....20 Sacramento
Weeks-Howe-Emerson Co. ....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California
American Trading Co..Monadnock Bldg.
Balfour, Guthrie Co. ..... 416 Jackson
Dempster & Son ..... 416 Jackson
Gale Bros. ..... 408 Davis
Grace, W. R. & Co..California nr. Kearny
Herrmann, Geo. Co. ..... 2504 Scott
Johnson-Locke Merc. Co.....604 Mission
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Montgomery Block
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co. .... 690 Commercial
Newhall, H. M. & Co. 2009 Pacific Ave.
Otis, McAllister & Co. ... 2436 Jackson
Parrott & Co.....204 California
Plummer, Geo. E. & Co. ... 151 Stuart
Spreckels, J. D. & Bros. Co.....58 Clay
Williams, Dimond & Co. ..... 426 Cal.

SHIPSMITHS.

Christoffersen & Tway ..... 420 Beale

SHIRT MANUFACTURERS.

Heynemann & Co. ..... Page & Fillmore
Ulman, Selligsohn & Brown..... .....Sixth & Eldorado

SICK ROOM GOODS.

Goodban, F. E. ..... 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 16th
Carlson-Currier Co.,.....408 Polk

SILVERWARE.

Graves, W. E. ..... 1116 Broadway, Oak.

SMOKERS' ARTICLES.

Heininger, C. P. & Co. .....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. ... . 17th nr Rhode Island
Lille, Chas. ..N. W. cor. Bay & Webster
Luhn, Otto & Co. ..... 117 Diamond
Newell & Bros. ..... 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co. .....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. ..... 603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. ..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. ..... 1432 Steiner

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne ....419 Eleventh St., Oakland
Bonestell, Richardson & Co,.....475 Sixth
Central Stationery & Supply Co..... ..... 1186 Market
Crocker, H. S. Co. ..... 517 Market
Heynemann, Milton & Co. Mission near 4th
Schlueter & Rapson ..... 747 Market
Schwabacher-Frey Stationery Co. .... 42-44 Sutter
Upham, Isaac Co. ..... 17th & Folsom

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works ... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. .... City Wharf, foot of Webster
Capelle, Robert .. Van Ness Ave & Eddy
Cook, Thos. & Son....James Flood Bldg.
Ettore Patrizi & Co. .....
.....23-25 Montgomery Ave.
Fugazi, J. F. ..... 628 Montgomery
Loveland, H. D. .....1602 O'Farrell
Pacific Coast Steamship Co....Pier No. 9
Pacific Mail Steamship Co. .... 1st & Brannan
Toyo Kisen Kaisha ..... 217 Brannan
Monticello Steamship Co. ....Clay St. Wharf, north end Ferry Bldg.
Northern Commercial Co. ....Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental S. S. Co. .... Pacific Mail Dock
S. F. Dry Dock Co. ..... Hunters Point
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.1 Montgomery Ave.

STEEL DEALERS AND MANUFACTURERS.

Doble, Abner Co. ....Fremont & Howard
Pike, C. W. Company ..... 9 Mission

STEVEDORES.

Eschen & Minor ..... 8 Mission

STORE AND OFFICE FIXTURES ...

Fink & Schindler Co., The.....218 13th
Simmen, John ..... 1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. .....27 Minna
Steiger & Kerr ..... 18th & Folsom

SURGICAL INSTRUMENTS.

Walters & Co. .....1608 Steiner

SURVEYING INSTRUMENTS.

Lietz, The A. Co. .....642 Commercial

SYRUPS.

Colonial Maple Sugar & Syrup Co. 3460 25th
Long Syrup Refining Co. 8th & Brannan
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. .....2258 Bush
Baumgarten, J. & Co..... .....671 Golden Gate Ave.
Ford, C. W. R. & Co..665 Golden Gate Ave
Reiss Bros. & Co.,..... 1554 Post

TAILOR TO THE TRADE.

...p, Henry Tailoring Co....3315 Jackson

TANNERS.

Eagle Tannery....26th & San Bruno Ave.
Legallet-Hellwig Tanning Co. .... Sixth Ave. South. South S. F.
Norton Taning Co.....210 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea & Spice Co. 1578 24th Ave.
Brandenstein, M. J. & Co. .... Spear & Mission
Caswell, Geo. W. & Co. .....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co. ... Howard & Spear
Grandjean, Henry ..... 419 Jackson
Guittard & Co., Inc....Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....1st & Clementina
Schilling, A. &Co. ..... 2nd & Folsom
Thierbach, Chas. F. Co. .....111 Front
Tyler, S. H. & Son.....3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co. .... Fell & Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co. ....Clay St. Bulkhead

THEATERS.

Belasco & Meyer. ..... 1712 Sutter
Orpheum Circuit Co. ... 1809 California

TIMBER PRESERVING.

S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....16th & Folsom

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. .... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co. ..... 1321 Octavia
S. F. Towel Co. ..... 707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. ..... 1600 Polk
Sadler & Co. 143-5th

TRANSFER COMPANIES.

Morton Special Delivery .... Ferry Bldg.
Pacific Transfer Co. ..Howard St. Wharf
People's Express Co. ..... 106 Stuart
Union Transfer Co. .....Ferry Building
Wells-Fargo Express Co. ....Second & Mission

TRUNKS.

Hirschfielder & Meaney ..20th & Florida
Malm, C. A. & Co. .....1215 Sutter
Oppenheimer, James ..... 1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bacon Bros. ..... 2024 Sutter
Bannan's Typewriter Exchange .... 215 California
Bornemann, Geo. C. Co., Inc. .... 1407 O'Farrell
Ramie Mfg. Co. ..... 1137 Geary
Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co. ..... 2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave.
Truman, Chas. H. J. .....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. Mission St. bet. 5th & 6th

UNDERWEAR.

Deimel Linen Mesh System Co..... ..... 1107 Van Ness Ave.

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co. ....513 Golden Gate Ave.
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co. .....

VARNISH MANUFACTURERS.

Berry Bros. Ltd. .....568 Howard

VINEGAR MANUFACTURERS.

Consumer's Y. & V. Co. .....690 Grove
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co..... ... N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. ..... 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. .. 534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son .....1527 Pine
Uhl Bros. ..... 717 Market

WAREHOUSES.

Granger's Business Association .... 1637 Webster
Haslett Warehouse Co., The .... 105 Townsend
Lombard Warehouse Co. Inc. ....204 Cal.
S. F. Warehouse Co...Howard St. Wharf
South End Warehouse Co. .... Second & Townsend

WELL BORERS.

Lowe, J. W. ..... 710 Fell

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co. ..... 608 McAllister

WIRE AND WIRE ROPE.

Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel..... ..... 1st & Harrison
Arnhold, B. & Co. ..... 2342 Devisadero
Berges, P. B. ..... Pine and Webster
Bibo, Sam & Co. .....1213 Sutter
Bozio, O.....1125 Laguna
Braunschweiger Co. .....Palo Alto
California Wine Assn, Third & Townsend
Cerruti Mercantile Co. ... 534 Washington
Chapman & Wilberforce..628 Montgomery
Chevalier, F. Co. ..... 57 Wasnington
Crown Distilleries .....19 Minna
Cunningham Distilleries Co. ..312 Battery
French-American Wine Co. .... 1821 Harrison
Gundlach Bundschu Wine Co. ....2020 Pine
Grauerholz, H. J. .....2450 Mission
Herrscher, Jos. Co., Inc..Church & Market
Hildebrandt Posner Co.....2711 Pine
Holtum Schmidt Co. ..... 1640 Haight
Holtum, Ferdinand ..... 2022 Pine
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony .... Cor. Battery & Greenwich
Jesse Moore Hunt Co. ..... 200 Laurel
Jones, Mundy & Co....Monadnock Bldg.
Kuhls-Schwarke & Co. ..... 710 Fell
Lachman & Jacobi... Union Trust Bldg.
Laventhal Bros. .....1317 Fillmore
Levy, Simon Co. ..... 208 Twelfth
Livingston & Co.....3443 17th
Lubben, John ..... Drumm & Merchant
Lyons, The E. G. & Raas Co. .... 430-434 Bryant
Mann, C. M. & Co.....280 7th
Martinoni, E. ..... 714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co. 2499 17th
Meinecke, Chas. & Co. ... 314 Sacramento
Moore-Hunt, The Jesse Co. .... 725 Harrison
Naber, Alfs & Brune ..... 825 Mission
Napa & Sonoma Wine Co. .....112 Tenth
Rathjen Co.....3249 Fillmore
Rheinstrom Bros. .....19 Ninth
Rosenblatt Co., The ....1213 Front St., Sacramento, Cal.
Ryhner, Chas. .... S. W. Cor. Folsom & Army Sts.
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....2121 Folsom
Shultz Wm. & Sons .....
Shea Bocqueraz & Co. .. 15th & Harrison
Siebe Bros. & Plageman..... 419 Larkin
Spruance-Stanley Co. .....
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Distilling Co. .... 43 Clay
Swiss-American Wine Co. 530 Washington
Van Bergen, N. & Co....806 Ashbury St.
Weniger, P. J. & Co. .... Van Ness Ave. & Ellis
Wetmore, Bowen Co. .... 111 San Pablo Ave. Oakland
Wichman, Lutgen & Co. ..... . Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co. .... 16th & Folsom
Roebling's John A. Sons Co. .... 202 Second
Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WOOD DEALERS.

Union Wood & Timber Co.....1230 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The ..... 68 Kansas
Lake & Co., Inc ..... 3d & South Park
Levensen Company ..... 145 Townsend

WOOL.

Koshland, S. Co. .....426 California
S. F. Wool Sorting and Scouring Co.... ..... 117 Geary

WOOLEN MANUFACTURERS.

Sheideman, B. ..... 2275 Broadway

WRECKERS.

Whitelaw Wrecking Co. ..... 336 Main

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION, 3000 COPIES

Issued from the temporary headquarters of the Association, 779 Market Street, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, EDITOR.

GIVE US A GREATER AND A FINER CARNIVAL.

Next New Year's eve should see a full-fledged Mardi Gras Carnival in San Francisco.

There should be a great costume parade, with bands, minstrels, floats carrying set displays, and moving stages of mummers and merrymakers to give interest to the affair. Great street illuminations are nothing new to San Francisco, and would contribute to the brilliance and color. The event would attract visitors from the whole Coast, advertise effectively the mild winter climate of San Francisco, and increase business by several per cent.

It has been objected that the New Orleans Mardi Gras is a natural growth—the product of special conditions and popular temperament in that city—and that it would not be possible to produce anything like it, artificially, in San Francisco. Yet the New Orleans Mardi Gras is no more spontaneous than the annual New Year's celebration here. We have eliminated the rowdyism from our festivities, and now have an established custom, which is gradually attaining celebrity. All it needs is a little intelligent direction and management to grow into a civic institution of importance and value.

There should be some pre-arranged entertainment feature, in addition to the mere outpouring of crowds on the streets. A committee could go to work now, outlining plans, considering suggestions, and engaging volunteers to help make the fun. In a year something could be evolved that would reflect credit on any city in the country.

GIVE LIBERALLY FOR THE REPAIR OF THE STREETS

Merchants and business men feel that almost too many demands are made on them for contributions to this, that and the other supposedly meritorious project, and they have some ground for the feeling. In many cases they pay because they are asked, never hear of the money again, and get no results from it except the bitter recollection of good-nature abused. More frequently than the outsider can understand they are the victims of misplaced confidence, and sometimes they grow impatient and "swear off" on all further donations. Yet, natural as the impatience may be, this is not the time to let it carry one to extremes.

More things require doing now than ever before in the history of the City, and never before in the City's history did so many things need doing that are beyond the reach of the individual, and that must be done through co-operation, if at all. Never before were there such drafts on patience. Never before was work so slowly done and the accomplishment of results so long delayed. And hence there is greater necessity for liberal contributing where it will bring results, and for the utmost patience when those results are not produced as promptly as the donors expect them to be.

One of the matters that sorely need attention is the repair of pavements where the traffic on which business depends is heavy. The Street Repair Association has undertaken this work, which no individual can do. The Merchants' Association has indorsed the movement and asked its members to contribute to it. The men that have set their hands to this task are well-known and responsible citizens and will make every dollar count. What may have been the individual's experience with previous appeals for contributions, he need not fear that money given to the Street Repair Association will be wasted. It will be used, and all of it, to help San Francisco in the direction of one of her most pressing needs—transportation facilities for the merchandise coming into and leaving the city.

The Merchants' Association is itself raising subscriptions among Montgomery-street frontage owners for the repair and maintenance of that thoroughfare, and should the amount subscribed justify it, this street will be repaired permanently and kept clean and in good condition for the future.

ASSOCIATION OFFERS TO REPAIR MONTGOMERY STREET

The Merchants' Association offers to wield the broom once more for the good of San Francisco, as it did when first organized in 1894. If it receives the proper support it will do better than that; it will patch up the Montgomery street pavement so that there will be a clean, smooth thoroughfare from Market to the City's financial center. The only condition is that the frontage owners shall contribute the costs. The Association will then go ahead with the work as rapidly as conditions will permit, without troubling the owners further.

Those that remember the organization's performances in this field will need no assurances that the work will be done well. In furtherance of the plan, the following circular letter has been sent to the property holders:

Dear Sir: It is evident that, on account of the vast amount of work to be done and the insufficiency of funds, no satisfactory nor permanent relief in the way of street improvements can be had from the Board of Public Works before next July.

It is well worth while for the property holders in some cases to do some temporary street work themselves. I have had an estimate made of the cost of putting the Montgomery street pavements in good order, and to maintain them so, and this Association will undertake to do this work and care for it if the property holders desire it and will contribute the expense.

To put this street in good order will cost at the rate of seventy-five cents per front foot. Thoroughly and properly to sweep and maintain it in first-class condition will cost, per month, thirty cents per front foot.

If the property holders of any block are sufficiently interested to respond to this request, the Association will commence the work in that block at once, and will do the same in any block and maintain the same in good condition so long as is desired.

This Association is in hearty accord and co-operation with the new Street Repair Association which is undertaking a similar work on a larger scale in the lower part of the City.

I am constrained to urgently appeal to you to join this movement and return a prompt and favorable reply. Let us have one street in as near perfect order as possible, and let the Montgomery street property holders take the lead.

These are too busy times for much solicitation or coaxing. Therefore, if you believe in this movement and in Montgomery street property, and in the Merchants' Association, join at once and let the work be commenced.

Yours very truly,

FRANK J. SYMMES,
President.

With the letter there has been enclosed a subscription blank, making the money for repairs payable on completion of the work, and providing an opening four months' subscription for sweeping and maintenance.

We are glad to state that since this action was taken the Board of Works has found the means and announced its intention to make the needed repairs to Montgomery street. The Merchants' Association stands ready to assist this work and continue it, if necessary, after the municipality has put the street in order, provided the owners subscribe the funds.

TWENTY-FIVE NEW MEMBERS.

The membership list of the Merchants' Association has been increased by twenty-five. The new members are:

E. J. Morser, Civil Engineer.....847 Monadnock
Moore & Scott Iron Works, Iron Works.....Main and Howard
S. I. Wormser, Laundry .....317 Eighth
W. Cronan, Sheet Metal Works.....23 City Hall Ave.
Herbert F. Briggs, Manager The Viavi Co.....Fairmont Hotel
Pacific Coast Cash Register Co., Cash Registers .....16 City Hall Sq.
Bowes-Breuner Company, Real Estate.....1419 Van Ness Ave.
Otto Schrader, Iron Works.....1247 Harrison
Mackenzie & Underhill, Real Estate.....2113 Fillmore
Kensington Carpet Co., Carpets...1638 Fillmore
Newman Bros. Co., Furniture.....2200 Mission
California Bottling Co., Agents Weinhard Brewery .....1255 Harrison
Zappettini & Perasso, Railroad and Steamship Agents .....1 Montgomery Ave.
Jersey Island Co., Canned Goods.....644 Taylor Ave., Alameda
T. E. Atkinson, Certified Public Accountant...787 Market
McMahon Bros. & Co., Real Estate..1256 Sutter
Central Stationery & Supply Co., Stationers and Printers .....1186 Market
Nolan-Davis Co., Advertising, Printing and Publishing .....1578 Market
Ed. Jones, Hardware .....1182 Market
California Neckwear Co., Neckwear..1103 Sutter
L. Kreiss & Sons, Furniture.....1219 Post
Wolf & Hollman, Real Estate.....920 O'Farrell
Norris K. Davis Machine Works, Machine Works .....7th and Harrison
Sage Hardware Co., Hardware.....1180 Market
California Hardware & Cutlery Co., Hardware .....814 Van Ness Ave.

The lamp posts on the Market street safety stations should be repaired at once. They present an appearance of conspicuous dilapidation that is needless at this late date.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 11. SAN FRANCISCO, CAL., MARCH, 1907. No. 126.

THE PORT OF MARSEILLES.

A Review of the Equipment of the Most Important Harbor on the Mediterranean and the Financing of Its Cost.

It Cspacity, Plans and Executive Arrangements as Described by Robert P. Skinner, U. S. Consul General.

THE HARBOR AND WHARVES OF MARSEILLES, FRANCE.

The port of Marseilles is the most important and the best equipped in the Mediterranean, although it has not been enlarged as rapidly as public requirements have increased. There being no tide to speak of in the Mediterranean, the channel of the outer harbor requires very little attention, and the port itself may be entered at any time during the day or night as far as depth of water is concerned. Contrary to the rule, no stream of any consequence enters the sea at Marseilles, and the port consists of a natural indentation, beyond which a sea-wall has been constructed, thus enclosing a series of basins which afford perfect shelter to shipping and admit also of the carrying on of al ıe operations connected with loading and discharging cargo and repairing bottoms. The older parts of the port were constructed before steam shipping required anything like the depth of water which it does now, but the newer basins are sufficiently deep for all purposes, and the basins about to be constructed or in contemplation will anticipate further exigencies on the part of shipowners. As matters stand, vessels of all dimensions almost invariably find anchorage alongside the wharf, so that the use of lighters is quite exceptional.

Aggregate Cost of the Docks.

From 1815 to January 1, 1905, the aggregate cost of the docks has been $28,443,-124.15, of which total $21,579,802.19 represents the cost of the exterior dyke or sea-wall, the basins and wharves, and $6,863,-321.96 represents the cost of sheds, warehouses, tracks and hoisting machinery. The docks and buildings are all constructed of stone, the latter being covered with roofs of iron and tile, and every detail of the work has been carried out in the most permanent manner. The external sea-wall is a fine piece of work from an architectural point of view, and the parapet is a popular promenade.

Not included in the above total is the cost of the quarantine port of Frioul, the expenditure for which amounted to $618,835.16. Neither do the figures above mentioned include the cost of tracks and depots beyond the confines of the port proper, the cost of equipment and material controlled or acquired by dock concessionaires, the expense of providing gas and water or any part of the maintenance, which now reaches about $77,200 per annum.

Capacity of the Wharves.

The total length of wharves which can be used for loading or discharging cargo is 17,-402 yards. To this may be added the length of quays surrounding the repairing basins, namely, 2,246 yards, the length of passes and portions of the docks not available for traffic operation, viz., 3,043 yards, the wharf of the advanced port, 942 yards, making the total length of the wharves 23,633 yards.

The area of the port is thus divided: Available water surface, 2,316,412 sq. yards; filled portions for storing merchandise, etc., 1,142,180 sq. yards; dry docks and annexes, 89,700 sq. yards.

Depth of the Water.

The various channels of the outer harbor contain more than sufficient water at all times for the largest ships afloat, and in a general way this is true of the channel connecting the various basins. The depth of water over dock sills varies materially in different parts of the port.

The old port has a depth of about 19.68 feet, except directly alongside wharves, where it varies from 9.84 feet to 13.12 feet. Other basins, except the Pinede, have from 19.68 feet to 22.96 feet at the foot of the quays, and the depth increases to the outside quays, or sea-wall, where it is 32.80 feet in the Joliette, Lazaret and Arenc basins, and reaches as much as 59.05 feet in the National basin. In general, the foundations do not reach below 22.96 feet, so that ships can only count upon 22.96 feet alongside the quays, although there are two places where vessels can come alongside and have 26.24 feet of water. The new Pinede basin quays provide for 29.52 feet alongside the wharf everywhere and the depth of water is 27.90 feet at the very least everywhere, save for the outside boundary, where it is 26.24 feet.

Tonnage of Ships and Cargo.

Since July 17, 1893, the amount of merchandise loaded and discharged at Marseilles has increased 40 per cent., while the length of wharfage available for these operations has increased only 17 per cent. The volume of business of the port has been as follows during the last ten years:

Year—	Tonnage of ships arrived and cleared from Marseilles.	Tons of merchandise handled.
1904	13,353,473 (strike)	5,883,292
1903	14,512,740	6,636,410
1902	13,091,739	5,885,303
1901	13,042,894	5,850,007
1900	12,296,254	5,700,075
1899	12,590,738	5,834,467
1898	11,993,492	5,595,647
1897	10,712,201	5,202,601
1896	10,548,261	5,291,557
1895	9,700,001	4,923,294

The increase in tonnage has been shown in the foregoing paragraph. There are no absolute statistics in regard to the amount of water drawn by vessels during the last ten years. It may be said that while the immense passenger ships which traverse the North Atlantic are not engaged in Mediterranean trade, the very largest ordinary shipping visits the port habitually, and the tendency of ordinary shipping to increase in size taxes to the utmost the present resources of basins now available for such commerce.

Incompleted Projects.

Until 1853 the port of Marseilles consisted of a single basin, called the "Vieux Port," which has been known to navigation since six hundred years B. C. There are now six other large basins, one of which has been inaugurated quite recently.

Projects for the extension of the port have overlapped each other so frequently that the latter has never been completed, and probably never will be. New requirements and new conditions are always leading to improved plans. The works now agreed upon, authorized by Parliament and in some cases under way, consist of the following enterprises:

(a) A ship, or rather a barge, canal to connect Marseilles and the Rhone River, estimated to cost $17,740,200.

(b) Amelioration of the Old Port, $1,544,000.

(c) Deepening of the National Basin, $193,000.

(d) Construction of a new basin, to be called the Madrague, $4,825,000.

It will be ten years at least before these various works are completed.

Apportionment of Cost.

France has a highly centralized government, and in theory, and to a large extent in practice, all public service enterprises belong to the people and the State at large, who control their disposition by acts of Parliament. Nevertheless, it is recognized that, in harbor works at least, the interested communities derive material benefits which cannot be distributed among the people at large, and therefore these communities almost invariably share in the expense of creating them. There is no absolute rule as to the proportion of cost to be borne by the national and local governments. The national government is usually spurred to action by local pressure, and thereupon passes a law declaring the proposed work to be of public utility, fixing the cost, and providing the funds, which may be reimbursed in part to the national government by the interested municipalities. In certain circumstances, the national government authorizes local Chambers of Commerce to take over the management of certain docks, and sometimes public service corporations obtain these concessions. The Marseilles Chamber of Commerce has been known to advance one-third and even one-half of all funds required. Moles A, B and C in Marseilles were in part constructed by money advanced by the Chamber of Commerce, which borrowed the funds at six per cent. and received four and one-half per cent. upon the advance thus made from the government. The difference was made up by a right conferred upon the Chamber of Commerce to collect a tonnage tax. In 1883 this tax was abolished, and the state paid the Chamber of Commerce in full.

One-third of the cost of construction of the new Pinede basin, inaugurated a few years ago, was paid by the Chamber of Commerce, which received the right to tax all merchandise entering the city by sea at the rate of five centimes (one cent) per package of freight in packages, per 1,000 kilos (2,240 lbs.) of freight in bulk, and per head of cattle.

Chamber of Commerce in Charge.

The Chamber of Commerce administers most of the new wharves as the agent of the state. The Chamber is permitted to impose charges for the use of buildings and unloading machinery, and the receipts have increased so greatly as to have enabled that body to reduce these materially as compared with the maximum allowed to be collected by law. The only object of the Chamber of Commerce is to raise sufficient money to carry on its loans and to keep up the equipment.

It is improbable that private public service corporations will obtain further concessions. One such corporation now in existence is the Compagnie des Docks et Entrepots, which has a huge plant, excellent docks, large storage warehouses, and large tracks for loading, discharging, storing and manipulating cargo on reasonable terms.

Some form of conceding portions of the docks has been found necessary in order to enable a responsible body like the Chamber of Commerce to provide machinery and lease reasonable accommodation to important regular lines. The open dock space not conceded, and upon which there are no warehouses or buildings, is absolutely free to all comers.

In 1963, all of the property on the docks now controlled by the Chamber of Commerce, other than those surrounding the Pinede Basin, will revert to the State. Thus we have in Marseilles at present triple control:

(1) The Compagnie des Docks et Entrepots, operating for its own account.

(2) The Chamber of Commerce, which is another name for the municipality, which serves more particularly the regular lines of navigation having their headquarters at Marseilles or making this a port of call.

(3) Finally, the free docks, directly owned and controlled by the State.

There has not been, and will not be, any permanent alienation of any part of the port by the State to other corporations or the municipality.

SAN FRANCISCO'S HOUSE CLEANING DAY.

It is estimated that one-tenth of San Francisco's entire population volunteered as house servants on Cleaning Day, March 3. At a cost of some two thousand dollars, fifty times the value of that amount represents the work done. Three thousand five hundred teams were unable to carry off the dirt scraped up by the notable industrial army. There were a thousand women in the ranks. Every grade of society worked side by side, from the leaders of the smartest set to the newsboy. The spirit, the unity of action was perhaps the greatest success of the day. Such civic spirit cannot but command success in the rebuilding of the city and its constant progress. There was a thrill of satisfaction at duty done and work performed that animated the city from mansion to refugee camp at the close of that Sunday's task that pointed as good a moral as the most eloquent of sermons.

From early morning when the bugle sounded assembly, through the day, the work never flagged an instant. Every cubic yard of dirt removed meant the riddance of a menace to health and comfort. At noon as the laborers shared alike the fare provided by the quartermaster's department, represented by the women of San Francisco, it was seen that the removal of all the dirt was too Herculean a task for all the available wagons to clean away. The scraping and gathering into orderly dumps went on steadily, however, until San Francisco looked much closer to a Spotless Town than for many a long month. The Board of Works has undertaken to remove the piled up dirt. The Supervisors have promised $30,000 for the purpose; 250 teams will be hired and 1,000 additional dirt cans are to be placed on the sidewalks.

THE BALBOAN EXPOSITION OF 1913.

Merchants' Association Endorses the Appropriation of State Funds for the Big Fair. Celebrating Balboa's Discovery of the Ocean and the Wedding of Pacific and Atlantic Waters by the Completion of the Panama Canal.

It is only six years now to the Balboan Exposition, proposed to be held in San Francisco in joint commemoration of the discovery of the Pacific Ocean by Vasco Nunez Balboa and the linking of Pacific and Atlantic waters through the completion of the Panama Canal. That such an exposition is not only timely and appropriate in its inception, but would serve to draw the eyes of the world towards the Pacific Slope and the by then entirely rehabilitated and yet more prosperous City of San Francisco, is the concensus of public opinion. Six years is none too long a period for active preparation and advertisement. The appropriation asked from the State Legislature is to be supplemented by public and private subscription and by assistance from the National Treasury. Six million dollars has been named as the sum required to assure the success of the Exposition. The one million asked from the State Legislature is, specifically, to meet the expenses of constructing or aiding in the construction of buildings, and collecting and maintaining, or aiding in the collection and maintenance of, an exhibit of the products of the State of California, and to defray or aid in the defrayal of expenses preliminary or incidental thereto, at the proposed International or World's Exposition to be held under the management of the Pacific Ocean Exposition Company.

Three Commissioners appointed by the Governor and bonded each for $20,000, receiving no compensation for their services, are to control the expenditure of all moneys appropriated by the State, with full power to examine all transactions of the Pacific Exposition Company.

The Association has endorsed the bill now before the Legislature, which has received Senatorial favor, in the following resolutions:

San Francisco, Cal., Feb. 7, 1907.

Whereas, It is proposed to inaugurate and hold an International or World's Exposition in the City and County of San Francisco, State of California, commemorative of the four hundredth anniversary of the discovery of the Pacific Ocean by Vasco Nunez Balboa, a historical event in the development of the United States; and in celebration of the completion of the Panama Canal, and

Whereas, this Exposition will promote improvement in the arts and sciences, professions and trades by the exhibition of products of the arts, industries and manufactories and of the soil, mine, forest and sea, and

Whereas, this Exposition will encourage literature, history, science, information and skill among the learned professions, intellectual culture in all branches and departments and the establishment of museums, aquaria, libraries, art galleries, places of amusement and recreation, and

Whereas, a company has been formed under the laws of the State of California for the transaction of all business appertaining to the objects above enumerated and incidental thereto, and

Whereas, the Exposition will attract large numbers of people from all parts of the world to California, many of whom will become desirable permanent residents of the State, and

Whereas, the Exposition will afford an opportunity to bring to the notice of the people of the world, the marvelous opportunities and possibilities in California, and

Whereas, it has been demonstrated that other Expositions of an international character that have been held in various parts of the United States have been of peculiar benefit, not only to the whole United States, but particularly to the immediate State in which such Expositions have been held, be it therefore

Resolved, That the Merchants' Association heartily indorses the project of holding an International or World's Exposition in the City and County of San Francisco in the year Nineteen hundred and thirteen, and that this organization will do everything in its power to assist in making the Exposition a success.

Resolved, That the Merchants' Association is in favor of the bill now before the Legislature of California, providing for an appropriation of One Million Dollars from the State, for the purpose of aiding the proposed Exposition, and that the support of this organization is pledged to the carrying out of the provisions of said bill.

Resolved, that a copy of this resolution be sent to the Governor of the State of California, to the members of the Finance Committee in the Senate and to the Ways and Means Committee in the House, and to members of the Legislature from this district outside of those Committees.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.
(Signed:) FRANK J. SYMMES, President.
(Signed:) L. M. KING, Secretary.

The Senate committees on Finance and Commerce and Navigation recommended the appropriation of $1,000,000 for the bill, which has also the unqualified support of the San Francisco delegation of Senators and Assemblymen. The Senate committees have also favorably reported on Senator Welch's bill appropriating $100,000 for a fire tug for San Francisco's water front.

SOME MATTERS THAT RECEIVE THE ASSOCIATION'S ENDORSEMENT.

A Tuberculosis Sanatorium.

The Association, believing strongly in the plan for the construction of a State Tuberculosis Sanatorium, has endorsed the bill now before the Legislature for such an institution. This bill practically parallels the one passed by the last Legislature, but which failed to receive the signature of the Governor.

Fire Limits Must Be Observed.

The constant menace to adjacent property by the erection of wooden buildings within the fire limits, the difficulty of securing sufficient insurance upon such property and the deterrent effect of these flimsy and unsafe erections upon property-owners who wish to have permanent improvements have decided the Association to urge once more the vital necessity for the enforcement of the fire limit regulations in this respect. No more wooden buildings should be permitted within the fire limits and energetic steps should be taken by all those interested to prevent any further ignoring of the regulations.

The Association has co-operated in the preparation of a standard form of fire insurance policy that will be fair and just, both to policyholders and the companies who issue them.

Submarines for Coast Defense.

The Board of Directors of the Merchants' Association have endorsed the bill of Congressman Kahn, which calls for the protection of the Pacific Coast by the construction of fifteen submarine boats, at a cost of $5,000,000, the same to be stationed along these shores upon completion.

To Aid Hawaii's Revenues.

The Board has endorsed the Payne bill, providing, under certain conditions, for the remission of duties on exports and imports to and from the Philippines. It has also urged the California delegation in Congress to support the Hawaiian refunding bill, which provides that seventy-five per cent. of the customs and internal revenue duties, for a space of five years commencing June, 1906, may be used for public works in the territory. Previous to annexation, the islands derived a large income from these duties, the loss of which, on becoming a territory of the United States, has considerably impoverished the island revenues, and retarded public improvements, many of them made necessary by the act of annexation.

FORTY MILLIONS ALREADY.

From the whole of last May to February, permits for buildings to the amount of forty millions have been applied for to the Building and Inspection Bureau. Starting in May with $800,000, the monthly amounts have steadily increased until the zenith mark was reached in November, with $7,233,765. December and January fell off below the six million mark, doubtless on account of the rainy weather. The total figures are $40,128,753, of which Class A buildings take $3,050,000; Class B, $2,194,000; Class C, $14,198,549; frame structures, $16,387,902, and alterations and repairs of fire injured buildings, $4,298,202.

THE BILLBOARD BUGBEAR.

As one of the early indications of unconquerable vitality, the reappearance of billboard advertisements after the fire was hailed with satisfaction by many a San Franciscan. But the billboard business is, we submit, being grossly overdone. From a city of ruins we are becoming a city of advertising signs. Better the signs than the ruins, but good taste should impose some restraint.

HOW TO HAVE A SPOTLESS TOWN.

GET AFTER ALL THE GRAFTERS.

For every "big" grafter in San Francisco there are fifty little ones. These make up the rank and file of the army of plunder, without which the generals could not ravage the city. It is the army of little grafters that "comes through" with the votes when the generals are in need of them, and what is worse, it is this army that, by intimate contact with the mass of the people, corrupts the public conscience and renders it tolerant of political crime.

One of the worst aspects of public affairs in our large cities is the evident decay of public honesty among thousands of voters who, in their private transactions, may conduct themselves in a very fair and decent manner.

San Francisco is no worse in this particular than other cities are, but, in common with them, needs a thorough moral regeneration—needs to have renewed and revitalized, throughout all classes of society, the old regard for the moral law, the old abhorrence of dishonesty wherever it appears, upon which the successful operation of democratic institutions depends.

And to this end the activity of Mr. Spreckels, Mr. Heney and Mr. Burns is admirably adapted. We hope they will be successful wherever they pursue a guilty man. Anybody that hopes for the contrary is an enemy to San Francisco and a traitor to democracy. But while it is a time-honored custom, on such occasions, to demand that justice "get the big fellows," and while we hope it will, we believe the work will have a more stimulating effect, and one that will last longer, if Mr. Heney will get a good many of the little grafters and some of the medium-sized ones with them.

Certainly it will be a great thing to punish the leaders, but it would be a greater to shake and scatter their following by a few well-placed convictions in the ranks. A man with the genius and the character to be a grafting boss will be one if he can, and if the big grafters only are to be put behind the bars it will be but a question of time until others climb on the shoulders of an unregenerate community, to occupy the same places and commit the same crimes.

Any punitive reform, to be lasting, must reach high and low, so that it will strike in among the whole people. From the merchant that wants crookedness in government because he thinks it is "good for business," right down to the most insignificant member of "the push," who gets a one-dollar rake-off or a share in one—everybody that has countenanced graft, or apologized for it, or shown a disposition to tolerate it, should be made to feel that it was a dirty and a dangerous thing to do.

It would be idle to say "Let no guilty man escape." Apparently there have been too many in it; but we do say that representatives of all classes that have been guilty ought to be punished.

Whether a man gets $50,000 or fifty cents dishonestly, it is 100 per cent graft. And it will do as much good, if not more, to check the inroads of corruption among the common people themselves, as to put into prison a few of the larger, spectacular remote figures of a wider notoriety.

It is private life that needs regeneration in this city, as elsewhere—the inner conscience of the obscure man, who is only human after all, and who, often finds it hard to pursue his daily honest grind in the face of the general knowledge that there are easier ways of getting favor, influence and wealth; whose neighbors are, perhaps, prospering by their sinister "wisdom" and pitying his simplicity, and who after years of that sort of thing, may begin to doubt of virtue in a wicked world. It would be a great encouragement, we think, for such a person to learn that the superior wisdom of grafting, even in dollar quantities, had met the punishment of the common thievery it is.

And graft is worse than that. It is treason. The meanest traitor should be made to feel that he is none the safer for being paltry.

IT WILL NOT BE LONG BEFORE MARKET STREET RESUMES ITS OLD ASPECT AS THE MAIN THOROUGHFARE OF A BIG CITY.

NOTICE

The quarters of the

Merchants' Association

have been removed to

SUITE 512, MERCHANTS' EXCHANGE

and will be retained there until possession can be had of the permanent quarters on the twelfth floor of that building. Members will find a convenient room for meeting or consultation---especially arranged for such purposes---in connection with Suite 512 :-: :-: :-: :-:

NOTICE TO MEMBERS.

On account of the frequent changes of addresses of members during the past few months, without notice being given the association's office, it is possible some invitations to the annual dinner, on April 18th, may be sent to the old addresses and thus be delayed in delivery.

If any member should not receive his notice of the dinner by April 8th, he is requested to call at the office and select his seat, if he wishes to attend, without waiting for the invitation, or if he can not call, to telephone Temporary 2183.

New Members.

The membership list of the Merchants' Association has been increased by twenty-nine.

The new members are: Inverness Land & Water Co., Real Estate, 950 Montgomery Ave.; Joseph H. Rucker & Co., Real Estate, 49 Post; L. R. Podesta, Marconi Manufacturer, 512 Washington; T. H. Sellers & Co., Ship Chandlers, 20 Sacramento; A. Cora, Importer, 540 Washington; E. D. Vaut Hardware Co., Hardware, 218 Market; Harrigan, Weidenmuller & Rosenstirn, Real Estate, 345 Montgomery; R. S. Browne & Co., Real Estate, 45 Geary; Edwin Val. Schmidt, Druggist, California and Fillmore; Fred Ward & Son, Carborundum and Grinding Machinery, First and Howard; J. M. Litchfield & Co., Uniforms and Regalia, 513 Golden Gate Ave.; Gregory Hardware Co., Hardware, 519 Golden Gate Ave.; Ettore Patrizi & Co., Steamship and Transportation lines, 23 Montgomery Ave.; Julian P. Brandon, Real Estate, California and Fillmore; Guittard & Co., Inc., Teas and Coffees, Harrison and Ritch; Jacobson, Reimers & Co., Commission, 212 Clay; Pacific Paint & Varnish Co., Paints and Oils, 549 Howard; Sid S. Palmer, Notary Public, 332 Bush; W. M. McGerry & Co., Real Estate, 45 Geary; Williams Hardware & Stove Co., Hardware, 1525 Market; Gavin McNab, Notary Public, 1661 Webster; J. J. Gildea & Co., Clothing, Grant Avenue and Market; Baer Drug Co., Druggists, 772 Market; A. L. Hettrich Co., Curio Stores, 508 Washington; Harley J. Hill, Stationers and Paper Dealers, 32 Kearny; W. J. Donnelly, Hardware, 11 Stockton; Dibert & White, Real Estate, 719 Market; Hamburg-American Line Steamship & Transportation Co., 908 Market; Crosby, Peet & Moe, Hardware, 555 Van Ness Ave.

How They Do It in Los Angeles.

Twelve years ago the Chamber of Commerce inaugurated the practice of calling together the members of the State Legislature from the region south of Tehachapi, to discuss issues of especial interest and advantage to that section.

The practice has been maintained to the present time and is now evidently a permanent arrangement. The legislators usually hold public sessions for two days, meeting all delegates and individuals who have legislation to propose, and then spend a day or two visiting the State institutions in the vicinity.

This plan possesses manifold advantages, not the least of which is the promotion of a sense of unity among the legislators in this portion of the State, whereby they are able to accomplish legislation that would otherwise be lost through the division of our own people.—Municipal Affairs, Los Angeles.

THE NEW TELEGRAPH HILL. PRACTICALLY ALL THE BUILDINGS SHOWN HAVE BEEN ERECTED SINCE THE FIRE.

NEW LIBRARY BUILDING.

The building committee of the Board of Supervisors have reported in favor of the passage of an ordinance authorizing the Board of Library Trustees to construct and equip a temporary library building on the site selected in the bond issue and located in the block bounded by Van Ness Avenue, Hayes, Fell and Franklin Streets.

Secretary George Mullin of the Library Trustees appeared before the committee and explained that it was proposed to pay for the cost of the building out of the current library funds, the amount available under the bond issue to be kept intact until it is decided to build a permanent library building.

The Library Trustees expect to have between $30,000 and $40,000 with which to erect the temporary structure.

TEMPORARY COURT HOUSE.

The plans for the temporary court house, to be erected on the Polytechnic High School lot, at Bush and Stockton Streets, have been completed and work on the $50,000 building is to be rushed.

The new building was planned as to its interior arrangements by Judge Carroll Cook, and will be a three-story and basement building of wood and brick, the basement being made fireproof for the storing of records of the Law Library and Sheriff's and County Clerk's offices. The first floor will contain five Justices' courts, a room for the Justices' clerk, a room for the secretary of the Superior Judges, a reporters' room, the County Clerk's office, the Sheriff's office and the Law Library. On the second floor will be three large and four small courtrooms, with chambers and jury rooms, and the office of the District Attorney. The third floor will contain two more large courtrooms and three small courtrooms, with chambers and jury rooms. The building is expected to be ready for occupancy by August.

If your name is omitted from, or incorrectly printed in, The Review's membership list, please notify us.

Mayor Dunn, of Chicago, was elected president of the League of American Municipalities at its tenth annual convention. At the same meeting the League refused to take a stand for or against municipal ownership. Professor Frank H. Roberts, of Denver, declared that investigations in England had convinced him that municipal ownership was the first step in the return to feudalism and serfdom.

The Central Mission Improvement Association have joined the endorsers of the Islais Creek project.

Mission Street, from Fifteenth to Army, and Sixteenth, from Howard to Guerrero, is to be lighted by ten electric arcs to the block by the Central Mission Improvement Association.

PLEASE SEND OLD "REVIEWS" TO THIS OFFICE

All members of the Merchants' Association and other readers of The Review having back numbers of the paper, published before May, 1906, and especially since August, 1904, are requested to send them to this office in order to help reconstruct our files. Some of our friends, recognizing our need, have voluntarily sent in several old copies, for which we thank them cordially. It is of great importance that the Association should have a complete file of its official publication, but we find it will be impossible to reconstruct it without the assistance of our members and friends.

THE NEW CENTER OF COMMERCIAL SAN FRANCISCO.

There continues to be speculation as to the ultimate business center of San Francisco, wholesale and retail. The natural confidence expressed by those who have already established avenues of commerce away from former localities, has much to do with keeping the question open. It has generally been conceded, however, by many of conservative judgment, that, looking forward a few years, there can never be a business center that does not conform to topographical conditions, that San Francisco's business center, official, retail or wholesale, will never either be separated from its water front by blocks of scattered buildings and vacant spaces, or sandwiched between two residential districts.

Those who wish to mark the new nucleus by observing the progress of new buildings, perhaps the surest method of determination, will be interested in the following list of recent applications for reconstruction, or rehabilitation, of new determinations to build and of work now in hand:

Southeast corner Geary and Powell: Stores and offices, $214,000. Eight stories steel and reinforced concrete; application for permit.

West side of Powell, between Union and Green: $10,000; application, Grosini & Lepori.

Between Powell and Stockton: Restoration of temple of Congregation Emanu-El, $33,500; application.

East side of Sixth street, near Natoma: $20,20?; application, M. Kalisky.

North side of Polk, near Washington: $24,000; application, B. Plegat.

Oak and Steiner: Apartment house, $42,000, 83-roomed. Apartment house, modern; ready on September 1. J. Scott Griffin, owner. Architect, J. Booker. In construction.

Former site of Columbia Theatre, Powell St: Ground broken for Techau Tavern.

Former site of Tivoli: Debris being cleared by Prior Estate for new office building. Also, on opposite corner, a seven-story hotel by the Wilson Estate is planned.

East and Battery, 91 feet south of Pine: $180,000 store and office building. Application by Levi Strauss Realty Company.

Southeast corner Battery and Pine: $230,000. Application, Levi Strauss Realty Company.

Montgomery and Bush: Reconstruction started for Mills Building; also, plans drawn for addition with 50-foot frontage on Bush.

Davis and Pacific: Plans completed by Wright, Rushforth and Cahill, for six-story building for James Otis, trustee, to be ready for partial occupancy June 1.

South side of Mission street, between Second and Third: Work started on wholesale business building, $80,000. Baird Estate. Salfield and Kohlberg, architects.

Northeast corner California and Drumm: Application for 8-story reinforced concrete store and office building, $430,000. Santa Mariana Company. S. H. Woodruff, architect.

Southeast corner Front and Pine: $43,000. Application, Levenson Company.

North of Geary, between Grant Ave. and Stockton: $180,000; Class A. Clarence Colman, agent. James Stewart & Co., New York, contractors.

Southwest corner Pine and Battery: Bids asked by architects L. Patterson and A. W. Ross for ten-story, Class A structure, $150,000.

Geary street, between Van Ness Avenue and Polk: Plans preparing for Class C structure; apartment house, 54 apartments; $140,000; 6 stores. Schroth Estate. Sellon & Hemmings, architects.

Gore at Market, California and Drumm: Eight stories, Class A, steel frame, $175,000. E. J. Vogel, architect. Office building for Mrs. Ellen M. Fife, to replace Luning Building; to be completed in eight months.

Geary and Grant Ave.: Rebuilding of Blythe Block contemplated.

Northeast corner Market and Mason: $150,000 bank building, by Mechanics' National Bank. Lease lately made.

Dupont, near California: $37,950; application, A. H. Crocker.

Southwest corner Geary and Taylor: Seven story, $579,000. Reinforced concrete. Application, Edward Barron Estate Company.

Northeast corner California and Front streets: Six story brick, $90,000. Application, Rosenbaum Estate Company.

New Montgomery street, Minna to Natoma: Two story brick, $40,000; application Pacific Telephone and Telegraph Company.

Market and California, between Drumm and East: Seven story steel and concrete, $88,500. Application, Mrs. S. Koshland. Lansburgh & Joseph, architects.

Southwest corner Ellis and Jones: Four story apartment house, $54,000; application.

Northeast corner Howard and Third: Five story brick, $80,000; application, Mrs. J. F. Swift.

South side of Market, west of Sixth: Five story brick, $60,000; application, Tobin and Driscoll.

Third and Mission: Ground broken for $400,000 building on site of old Grand Opera House; James L. Flood and James E. Walsh; leased for 15 years by Heyman-Weil Company; expected to be ready October.

Kearny street, between Post and Market: Maskey Candy Company, on site of old Maskey store. Class A, $170,000. Store and office. Work to commence March.

The above list comprises merely the buildings of later day projection, and does not include those generally known to be under construction or rehabilitation, or the many smaller structures planned and now building.

Ground has been broken for the new Olympic Club on the site of the old edifice.

The American Pacific Company are working day and night shifts on the big building of reinforced concrete being constructed for the Pacific Syndicate, at Fourth and Market streets. It is to cost $1,000,000, contain 528 offices, and be completed by September 30. The lease was secured for fifty years from Mrs. Jennie Flood.

Night shifts are also working on the Alcazar Theatre, to open by April 15, on the foundations of the Alaska Commercial Company's fourteen story building, and on the Jeremiah Lynch Class A building, on Bush street, which is to be completed by July 1.

FAVORABLE ACTION PROBABLE FOR THE ISLAIS CREEK PROJECT.

On February 14, the following delegation from the allied mercantile interests of San Francisco, waited upon Governor Gillett to enlist his sympathy on bills relating to harbor improvements now before the Legislature: R. M. Swayne, chairman Water Front Improvement Committee, and L. M. King, secretary of that association; C. L. Tilden and James McNab for the Draymen's Association; Edgar Painter, for the North Central Improvement Association; F. W. Marvin, Potrero Commercial and Manufacturers' Association: Thomas Magee, San Francisco Real Estate Board; I. C. Friedlander, Merchants' Exchange; C. M. Elliott, Retail Lumber Dealers' Association, and Allen G. Wright, attorney Water Front Improvement Committee. Among matters discussed by the delegation with the Governor was the feasibility of obtaining a direct appropriation or of transferring enough out of the State school fund to buy the land adjoining Islais Creek.

The delegation, after its conference with the Governor, waited upon the Senate committee on commerce and navigation, and urged the passage of Senator Wolfe's measure providing for the issuance of $2,000,000 bonds for harbor improvements.

An amendment to the bill was adopted by the committee making the expenditure of the $2,000,000 include improvements to the Belt Line road. As originally drafted, the measure specified that the appropriation to be voted for by the people was to be used for wharves and a sea-wall.

Harbor improvements in San Francisco were extensively discussed by the delegation before the committee, which, after hearing the delegation, voted unanimously to recommend the passage of the bill appropriating the $2,000,000.

The judiciary committee of the Senate also listened to the delegation, and agreed to report favorably on the constitutional amendment submitted by Senator Wolfe, providing for the raising of the limit of maturity on State bonds from twenty to seventy-five years. Mr. Swayne told the committee that it would be a question of only a few years when the Legislature would be asked to provide for at least $10,000,000 additional for harbor improvements.

The Building Trades Council have adopted resolutions endorsing the bills now pending in the Legislature for the submission of a bond issue of one million dollars for the acquisition of sixty-four acres in the vicinity of Islais Creek for a land-locked harbor and the improvement of the basin.

PUBLIC WORK UNDER THE BOND ISSUE.

Work on several of the bond improvements has dragged during the month, owing to rainy weather and other conditions. Some of the improvements have made good progress and the following resume of the work done during the month of February to the 25th inst. is given for the information of members:

SEWERS.

Baker Street Sewer—Union Street to the Bay:

This improvement is nearing completion, the main line sewer having been finished. Several hundred feet of pipe has been also laid on Union, and the concrete bed for the Broderick Street addition has advanced about 150 feet.

Fourteenth Avenue Sewer:

At the present time this work is advancing slowly, on account of lack of sufficient lumber for bracing. The bottom and invert has reached Eleventh Avenue and the sides and top have been constructed 150 feet east from Twelfth Avenue.

Ocean Avenue Sewer:

This much-needed improvement is nearly completed, only about 30 feet of top and 3 manholes remaining to be done at the time of this report. The completed work is satisfactory.

Seventh Street Sewer—Jones to Howard:

Since our last report some 315 feet of brick arch and 325 feet of concrete bottom and invert have been laid. Wing sewer have also been constructed across Mission Street.

Harrison Street Sewer—Fourth to Sixth:

This work has been delayed on account of slow delivery of pipe. The block from Fifth to Sixth has been completed and a part of the curb on Fifth Street.

Market Street Sewer—Second to East:

The City canceled the contract with the Burrell Construction Company, who started this work, for failing to carry out their contract, and the work is now being done by the Board of Public Works. Some 380 feet of pipe have been laid and the old trenches widened. It is the intention to hasten the work as much as possible at Bush and Battery streets so as to clear that intersection for the use of the public. Work has also been started on the Drumm portion.

PAVING.

Sixteenth Street—Valencia to Folsom:

Curbs have been reset and gutters paved. Concrete base was laid on the north side in two blocks. Catch basins have been raised and new ones made.

Market Street—Twelfth to Valencia:

This street is being paved with asphalt, and the pavement on the south side has been completed from Twelfth to Gough Streets. On the north side concrete base has been laid from Twelfth to Gough Streets, and on the east side of Valencia Street to Hermann.

Mission Street—Sixth to Ninth:

This work has been delayed on account of the rebuilding of the Mission Street sewer and the laying of conduits. The north half of the block between Eighth and Ninth Streets has been made with asphalt and also as much of the block between Sixth and Seventh Streets as was available.

Turk Street—Mason to Hyde Streets:

This work has been very much delayed on account of rains and the blockading of the street with building material.

Ellis Street—Market to Larkin:

This work has proceeded slowly during the past month, being confined principally to resetting curbs, paving and grouting gutters and building catch basins.

Fourth Street, Minna Street and Stevenson Street:

No work was done on these improvements during the month.

Merchants' Association

OFFICERS AND DIRECTORS.

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OFFICIAL LIST OF MEMBERS

Reliable Business Guide to San Francisco

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.
NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ASSOCIATE MEMBERS.

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Bartnett, W. J., Attorney, 1921 Fillmore
Blakeman, T. Z., Attorney, 1607 Gough
Chamberlain, J. P., Attorney .....
Feigenbaum, Sanford, Attorney, 2713 Clay
Houghton & Houghton, Attorneys..... 1748 Pine.
Hutchinson, Jos., Attorney, 1117 Mission
Kelly, D. V.....1453 Oak
Lake, Fred'k B., Attorney.... 2008 Lyon
Levy, Eugene W., Attorney and Notary .....1424 Gough
McNab, Gavin .....1661 Webster
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Moore, S. I., Secretary the I. C. Moore Estate Co. .....1914 Devisadero
Montague, H. B., Attorney, 2613 Union
Morrison, Cope & Brobeck, Attorneys ..... 1860 Webster
Naylor, Chas. E., Attorney... ..... 1535 Buchanan
Palmer, Sid. S., Notary Public..332 Bush
Son, Chas. A. ..... 2124 Broadway
Smith, Sidney V., Attorney..... ..... Security Savings Bank Bld.
Van Fleet, W. C., Attorney ..2319 Cal.
Ware, John H., Notary Public..... .....307 Monadnock Bldg.
Wright, Allen G., Attorney..... ..... Monadnock Bldg.
Wright, George T., Attorney,..... ..... Monadnock Bldg.

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Allen, James M.....3400 Washington
Batchelder, Geo. A., Bank Director.... ..... 801 Kohl Bldg.
Blair, R. K., printer Geary & Buchanan
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Carpy, Chas., Bank Director ... . Union Trust Bldg.
Davis, Andrew M., Merchant, Emporium ..... Post & Van Ness
Frink, Geo. K., M. D., Financial Agent .....Temporarily 2626 Vallejo
Greenebaum, M., Merchant .... 6th and South
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King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 22d & Illinois
Landsberger, Julius A....Chronicle Bldg.
Merrill, John F., Merchant .. 301 Clay
McNicoll, A. J., Elevators .. Stockton, ...Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director.. ..... New York
Martin, A. H., Merchant, The Emporium
McCutcheon, Edw. J..... 1860 Webster
Merrill, John F., Merchant, 1501 Van Ness
Page, Charles.....2518 Pacific Ave.
Painter, Edgar, J. B. Painter Estate.. ..... Kohl Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters ..... Ferry Building
Symmes, Frank J., Merchant..... ..... 42 Montgomery
Talbot, W. H., Merchant, foot of Third
Taylor, H. H., Manager Mills Bldg. ... . 832 Octavia
Upham, Isaac, Merchant, 17th & Folsom
Walker, David F., Bank Director .. .. 17th & Folsom

Regular Members Classified According to Business

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 508 MERCHANTS' EXCHANGE, SAN FRANCISCO, and it will be inserted in the next issue.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... .....Monadnock Bldg
Barrow, Wade, Guthrie & Co., ... 517 Market
Crook Audit Co., The ....431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Cal. Society of Certified Public Accountants....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick ....215 Pine
Jones, Caesar, Dickinson Wilmot & Co...
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B. .....489 Golden Gate Ave.
Price Waterhouse & Co. .... 528 Monadnock Bldg.
Ruckstell, John R., Claus Spreckels Bldg
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. ..... 719 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co. ..... 2170 Post

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son .....108 Front

ARCHITECTS.

Barth, Hermann ..... 1813 Pierce
Burnham, D. H. & Co. .... Merchants Exchange
Curlett, Wm. ..... 2701 Pierce
Curtis, John M. .....
Ferrolite Co.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Maggs, Herbert B.....125 Alpine
McDougall Bros. ..... 721 Devisadero
Meyer & O'Brien ..... Midway Bldg
Meyers & Ward.....Kohl Bldg.
Mooser, Wm. and A. M. Milwain .... Union Trust Bldg
Paff, Chas. ..... 1153 O'Farrell
Reid Bros. ..... Geary and Stockton
Shea & Shea ... .
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. ....4th & Stevenson

ART GLASS.

California Art Glass B. & C. Wks..... .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission bet. 4th & 5th
Schussler Bros. ..... 1218 Sutter
Vickery, Atkins & Torrey ..1423 Sutter

ARTESIAN WELL TOOLS.

Edwards, William & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Building

ASBESTOS COVERINGS.

Johns, H. W., Manville Co. ...180 Second

ASSAYING.

Weissbein Bros. ..... 2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co. .... Valencia near 16th
Ordway, W. C. .....6th & King
Spear, E. S. & Co. ..... 24 Fell

AUTOMOBILES.
Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Gulf Bag Co. ... 8 Telegraph, Oakland
Schmidt, Johann ..... 119 Drumm

BAKERIES.
Simpkins & Thorp 131 13th
Young & Swain Baking Co., 2229 Geary

BANKS & BANKERS.
American National Bank ..... Merchants Exchange Bld.
Anglo-California Bank. Ltd..... Pine & Sansome
Bank of California ..... 422 California
Bank of Italy of San Francisco ..... 632 Montgomery
California Safe Deposit & Trust Co..... California and Montgomery
Canadian Bank of Commerce ..... 1715 Pacific
Central Trust Company... 42 Montgomery
Citizens' State Bank .....1447 Fillmore
Crocker National Bank of San Francisco ..... Post & Market
Donohoe-Kelly Banking Co., The..... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society.... 482 California
Hibernia Savings and Loan Society... McAllister & Jones
Humboldt Savings Bank ....626 Market
International Banking Co.....2045 Sutter
Italian-American Bank, ... Montgomery & Commercial
London, Paris and American Bank... Sansome & Sutter
Market Street Bank, The,....7th & Market
Mechanics' Savings Bank ..... 143 Montgomery
Mercantile Trust Company of San Francisco ..... 464 California
Meyer, Daniel .....Pine & Sansome
Mission Bank, The ..16th & Julian Ave.
Mutual Savings Bank of San Francisco ..... 708 Market
National Bank of the Pacific..Call Bldg
Perrine, Geo. M.....115 Hayes
Russo-Chinese Bank ..Union Trust Bldg
Rollins, E. H. & Son ..... Kohl Bldg.
Savings and Loan Society, 101 Montgom'y
San Francisco Savings Union..... Montgomery & California
Security Savings Bank, 316 Montgomery
Swiss-American Bank..... 2200 Green
United States National Bank ..... Bush & Fillmore
Wells-Fargo-Nevada National Bank of San Francisco ..... Union Trust Bldg
Western National Bank of San Francisco ..... Powell & Market
Yokohama-Specie Bank, 515 Montgomery

BARBERS' SUPPLIES.
Deckelmann Bros. ..... 672 7th, Oak.

BAZAARS.
Charlton, E. P. & Co. ..... 1317 Filmore

BEER BOTTLERS.
California Bottling Co.....1255 Harrison
Enterprise Bottling Co. 2745 16th
Fredericksburg Bottling Co., 1610 Ellis
Rapp, John, & Son ...Eighth & Townsend

BELTING- LEATHER.
Cook, H. N. Belting Co. .....315 Howard
Heins, Alex., Belting Co. ..2413 Harrison

BICYCLES.
Christoffer, C. M..... 528 Stanyan
Leavitt, J. W. & Co. . G. G. Ave. & Hyde
Lee, W. E. ..... 504 Stanyan

BILL POSTERS.
Varney & Green, Fifteenth & Julian Ave.

BOILER WORKS.
Eureka Boiler Works..... 57-59 Mission
Keystone Boiler Works ..... Cor. Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works ..... 121 Howard

BOOK BINDERS.
Hicks-Judd Co., The ..... 270 Valencia
Phillips, Wm. R. Co..... 714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch..... 6th & Irwin
Elder, Paul ... Van Ness Ave. and Bush
Hanak & Hargens .....517 Devisadero
Upham Co., Isaac..... 17th & Folsom
Robertson, A. M.... 1539 Van Ness Ave.
San Francisco News Co. ..... 1711 San Pablo Ave., Oakland
Whitaker & Ray Co. .....141 Grove

BOOTS AND SHOES.
Brockton Shoe Co., The ... 1025 Fillmore
Buckingham & Hecht ..... Valencia and Twenty-sixth
Cahn, Nickelsburg & Co..... Sixth & South
Heim, F. L. ..... 1556 Fillmore
Koenig Shoe Co., The ...1541 Van Ness
Kutz, G. M. Co. ..... 18th & Bryant
Mauzy & Reid Co. ..... 18 West Eldorado
Nolan & George Co. ..... 115 Townsend
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal, Feder Co. ..... Van Ness Ave., nr Sacramento
Rosenthal's, Inc. ....O'Farrell & Fillmore
Sommer & Kaufman.....Fillmore & Post
Sullivan Shoe Co. ..... 1470 Market
United Workingmen's Boot & Shoe Co. ..... 25th & Bartlett
Williams-Marvin Co. ..... 642 Howard
Wolf, H., & Bro. ..... 1778 O'Farrell St.
Young, Geo. H. Inc. ..... 207 Second

BOX FACTORIES.
American Box Factory .....
Korbel Box Factory ..... 2014 Bryant

BREWERIES.
Burnell & Co. ... 1009 Golden Gate Ave.
Hibernia Brewery ..... 1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co. ..... 762 Fulton
Union Brewing & Malting Co..... Eighteenth & Florida
Wunder Brewing Co..... Sixth & Webster, Oakland

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co..... 530 Chestnut
Illinois & Pacific Glass Co..... Fifteenth & Folsom

BRICK MANUFACTURERS.
Patent Brick Co., The, Merrimac Bldg

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co., ... Monadnock Bldg

BROKERS—COFFEE.
Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co., 407 Washington
Heise, Chas. Ed., & Co. ..Custom House
Mayhew, F. E. & Co. ... 536 Washington
Mattoon & Co. ..... 409 Battery
Reed, George W. .....511 Washington
Swayne, Hoyt, & Co.....Battery nr Clay

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E., Contra Costa Water Co., ... Oakland
DuVal, W. M., & Co. .. Monadnock Bldg
Maillard & Schmeidell..... California & Front
Page Bros. .....414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington ..... Parrott Bldg
Barth, J. & Co.....480 California
Girvin & Eyre ..... Merchants' Exchange Bldg.
Goldman, Max ..... 339 Bush
Hopkins, J. P. ..... Kohl Bldg.
Irvine, James ..... 308 Page
Perry, John, Jr. .....
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co. ..... 2023 California
Rehfisch & Hochstadter, 2669 California
Skaller, Geo., & Co. .....
Toplitz, Jos. B. .....339 Bush

BROKERS—TICKET.
Ottinger, A. ..... Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co. ..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn.. ..... 211 Church
Pacific States Savings & Loan Company .....2548 California

BUILDING MATERIALS.
Waterhouse and Price ..... 228 Oak
Levy, Oscar S. ..... 2197 Devisadero

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co. .....

BUTCHERS.
Baccus, R. T..... Haight & Shrader
Bayle-Lacoste & Co.....11th & Market
Clayburgh & George ..... 1810 Bush St.
Decourtieux, A., ..11th and Market Sts.
Finke, Fred H. ..... 10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co. ..... 916 Larkin
Roberts, W. F. ..... 2849 California
Schweitzer, J., & Co. ..... 1412 Bush
Stone & Ecklon Co. .....
Taafe, Wm. Co. ...5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co..... 315-19 Bryant

CAN MANUFACTURERS.
American Can Co..... Kohl Bldg

CANNED GOODS.
Hunt Bros. Co. ..... Haywards, Cal.
Jersey Island Co. .....644 Taylor Ave., Alameda
Spanish American Food Co.....180 Erie

CAPITALISTS.
Bishop, Chas. R. ..... University Bank Bldg., Berkeley
Borel, Ant. & Co. ..... Kohl Bldg
Brittan, N. J. ..... Pacific Union Club
Center, John ..... 2828 Sixteenth
Dean, W. E. ..... 318 Kohl Bldg
Denicke, E. A.....1300 Golden Gate Ave.
Denman, James ..... 3808 Clay
Fontana, Mark J. .....1st & Filbert, Oak.
Hopkins, E. W. 735 4th
Levy, H. M. ..... 1302 Post
Moore, A. A., Jr.....15 Second
Phelan, James D. .....Mutual Bank Bldg
Payne, Warren R. ..... 908 Ashbury
Pope, Geo. A...Van Ness & Pacific Aves.
Schmidt, John A.....1101 O'Farrell
Smith, F. M. ..... Albany Block, Oak.
Spreckels, Claus.....Mutual Bank Bldg.
Spring Valley Water Works ..... Sutter & Franklin
Thomas, H. W..... 2023 California
Thompson, R. R., 436 Montgomery Blk.
Whitney, J. Parker..... .....Whitney Bldg., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E. ..... 710 Montgomery
Murray, S. C. .....1225 Fell
Robinson & Gillespie .....2447 Sutter
Gullixson Bros., Inc.....2086 Market

CARPETS.
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co.....1638 Fillmore
Lavenson-Shieley Co., Webster & Halght
Walcom, Geo. Co..... 637 Turk
Walter, D. N. & E. Co.....529 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co. .... 911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co. ..... 421 Pacific
Holmes, H. E. & Co.....738 Folsom
Larkins & Co. Guerrero, bet. 14th & 15th
Schindler, H. B. & Co. ..... 172 Spear
Studebaker Bros. Mfg. Co ..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D..... .....Fell bet Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W. ..... 931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F. ..... 38 Clementina
National Cash Register Co., The..... 1283 Golden Gate Ave.
Pacific Coast Cash Register Co..... .....16 City Hall Sq.

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con.... ..... 1024 Franklin

CENTRAL PARK ASSOCIATION.
McNeill, D. R. ..... 498 Duboce

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co..... ..... 725 Howard

CHARCOAL.
Pacific Guano & Fertilizer Co., The... ..... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co. .....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....310 Steiner
Weule, Louis Company ..... 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co. ....Golden Gate Ave. and Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben .....
Blaskower, M., & Co. ..... 1117 Van Ness Ave.
Cahen, Sig. ..... Van Ness Ave. & Bush
Ehrman Bros. & Co....Ellis and Steiner
Gunst, M. A., & Co.....1214 Eddy
Heyneman, Herman ..... Franklin & Ninth, Oakland
Judell, H. L. & Co. ..... 1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co. ..... 307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S. .....1623 O'Farrell
Plagemann, H., & Co. .....403 Golden Gate Ave
Rinaldo Bros. Co. .....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co. 827 Broadway, Oakland

CIRCULAR DISTRIBUTORS.
Weil, Wm. M..... 221 Fell

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....Van Ness and California
Davidson, D. M., & Co. ..... Van Ness Ave. nr O'Farrell
Gebhardt, C., & Co. .....
Golden Gate Cloak & Suit House..... ..... McAllister & Fillmore
Livingston & Co. .....
Ransohoff, L. .....1655 Van Ness Ave.

CLOTHING DEALERS.
Alexander & Danziger ..... 933 Post
Atkins, Robert S.....1110 Van Ness Ave.
Brown Bros. & Co., 1000 Van Ness Ave.
Carroll & Tilton Co. ..... 1440 Fillmore
Frank Bros. ..... 1356 Fillmore
Gildea, J. J. & Co..Grant Ave. & Market
Hastings Clothing Co. ..... Van Ness & Pine
Hirsch Bros. ..... 2009 Fillmore
Hoffman, Rothchild & Co. .....Golden Gate Ave. & Gough
Kellus, Chas., & Co., King Solomon's Temple ..... Sutter & Fillmore
Lilienfeld, Alfred, & Co..... 1895 Sutter
Mandel, Weiner & Co. ..... 39 South
Moss's Inc. ..... 1712 Steiner
Neustadter Bros. ..... 115 Hayes
Pauson & Co. ..... Van Ness & Post
Raphael's Inc ..... Fillmore & Geary
Roos Bros. ..... O'Farrell & Fillmore Sts.
Straus, Louis ..... 32 W. El Dorado

COAL DEALERS.
Allen, Charles R. ... Foot of Broadway
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C. .....S. E. cor. Second & Townsend
Easton Coal Co. ..... 131 Folsom
Fritsch, Geo. ..... 110 East
Greenberg, A. H. ..... 1409 Ellis
Lewald, Sanford G., Co. ... 1735 O'Farrell
Morton, Thomas .....500 Eddy
Oregon Coal & Navigation Co..... ..... Foot of Webster, Oakland
Peabody, E., & Co .....
Rosenfeld's Sons, John...809 Montgomery
San Francisco & San Joaquin Coal Co... .....310 Montgomery Block
Stafford, W. G., & Co. ..... 214 East
Western Fuel Co. ..... 340 Stewart

CODFISH DEALERS.
Alaska Codfish Co., Sacramento & Davis
Atlantic Fish Co. ..... 423 Front
Union Fish Co. ..... Hathaway's Dock, foot of Spear

COLLECTORS.
Curtin, D. A. ..... 323 Monadnock Bldg

COMMISSION MERCHANTS.
Allison, D. E. & Co. ..... 134 Washington
Armsby, J. K. & Co..... .....Howard and New Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co., ...388 Davis
Bodwell Produce Co..... ..... Washington & Front
Boessnecker & Co..Front & Washington
Botto, N. & Co. ..... 303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse.. .....2d & Townsend
Campodonico & Burns .... Davis & Washington
Chauche & Bon ...622 22d St., Oakland
Collins, Thos W. & Co..... ..... 334 Larkin
Cutter, E. B. Co. .. Merchants Exchange
Dairymen's Union . Davis & Sacramento
DeBernardi. D. & Co. .... 36th & San Pablo Ave., Oak.
Eveleth-Nash Co. .....422 Front
De Martini, John & Co....1503 Fillmore
De Pue, Edgar J.....324 Montgomery
Detels, M. P. ..... 11 Front
Dodge, Sweeney Co..... .....5-6 Hathaway's Whart
Duffy, J. J. Co. ..... Davis near Clay
Dunbar, H. F. ..... 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini ....108-110 Washington
Getz Bros. & Co. .Davis and Sacramento
Gould, C. W. & Co. ..... 58 Pine
Gray & Barbieri .....
Greenway, Edw. M. ..... Kohl Bldg
Griffith-Durney & Co. ..... 208 Battery
Growers' Co-operative Agency .... 436 Front
Guggenhime & Co.....2703 California
Haight, Fred B. & Co. ..... 44 Clay
Hammer & Co. ..... 230 Clay
Hartter, L. Co. ..... 314 Davis
Hilmer, Fred L. Co. ..... 26 Clay
Howard and McDonald .... Foot of Greenwich
Hulme & Hart.....
Hume, R. D. & Co. .....110 Battery
Hyman, Jos. ..... Kohl Bldg.
Ivancovich, J. & Co. ... 128 Washington
Jacobs & Malcolm ... . Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co. ..... 225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son ..... 108 Front
Leist, C. J. & Co.....2835 Washington
Lercari, C. J. & Co. .....128 Washington
Loaiza, W. & Co..... ..... Pacific & Montgomery
Levy, A. & J. Zentner Co..... .....Davis and Washington
Lundy, A. L. Co. ..... 9 Mission
Macpherson & Honrihan .....
Martens, Read & Co. ..... 104 Clay
Minaker & Welbanks, Inc., 224 Drumm
Mitchell & Goodall....124-8 Washington
Montealegre & Co.....
Morris Bros. Co. ..... 215 Drumm
Olcese, G. B. & Co.....504 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. ..... 503 Davis
Roussel & Davidson.....19-21 California
Sanford Bros. .....430 Front
Scatena, L. & Co.....104 Washington
Schultz-Hansen Co..... 324 Drumm
Schwartz Bros.....2231 Clay
Sherwood & Sherwood ..... 54 Pine
Sloss & Gerstle ..... Kohl Bldg
Southern Pacific Milling Co..... .....R 86—906 Broadway, Oakland
Stencil, J.....95 Market
Tindal, Geo. W. Co..... 1782 Union
Trobock & Bergen, 340 11th St., Oakland
Von Husen & Co. ..... 400 Davis
Vanvales, M. D.....513 Eleventh, Oakland
Welch & Co. ..... 502 California
Wetmore Bros. ..... 450 Front
Wolff, Wm. & Co. ..... 248 Mission
Wolff & Davis ..... Drumm & Jackson
Wolf & Sons,.....Drum & Jackson
Wolfen, Max & Co. .....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co. ..... 724 Montgomery
Gruenhagen & Co..... ..... California & Van Ness Ave.
Haas, Geo. & Son ..... 1355 Fillmore
Hromada, Adolph Co. .... Folsom bet. 9th & 10th
Lechten Bros. ..... 1242 Devisadero
Maskey, Frank ..... Kearney nr Market
Rhine, Henry & Co. .....19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Rothschild-Ehrenpfort Co. .....Temporary—525 Seventh, Oakland
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTOR AND BUILDER.
Fahy, Richard .....518 Noe

COOPERS.
California Barrel Co..... .....Twenty Second & Illinois
Carl Cooperage Co..... .....Boardman & Brannan
Woerner, David, (estate of)..... ..... N. W. Cor. 14th & Harrison
Herbert & Cordes.....379 Seventh

COOPERAGE STOCK.
Richards, J. W..... .....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS
California Cotton Mills Co..... .....East Oakland

CRACKER MANUFACTURERS
American Biscuit Co..... ..... Battery & Broadway
Pacific Coast Biscuit Co. .....38 Steuart

CREDIT BUREAU
Merchants' Credit Assn..... 24 Drumm

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co. ..... 6th & Yuma
Cowen-Helneberg Co. ..... 527 Market
Nathan-Dohrmann Co., Van Ness & Cal.
Schloss Crockery Co.....Folsom & Fifth
Sternheim, S. & Son ...1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co. ..... 23 Market

CURIO STORES.
Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.
De Laval Dairy Supply Co.....309 Twelfth, Oakland

DEPARTMENT STORES.
Emporium, The.....Cor. Post & Van Ness Ave.
Prager's ..... Market & Jones

DISPLAY FIXTURES.
Clarke, Sidney A.....2329 Franklin
Frankel Display Fixture Co. ..... 867 O'Farrell

DOORS AND WINDOWS.
California Door Co..... 24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co...926 Brannan
Dore & Co. ..... 609 Seventh
Emmons, G. W. ..... Bush & Battery
Farnsworth & Ruggles ..... 109 Davis
McNab & Smith ..... East & Jackson
Overland Freight & Transfer Co..... Foot of Howard
Pierce-Rodolph Storage Co. ..... Eddy & Fillmore
Rode, C. B. & Co.....Jackson St. Wharf
Strauss, K.....713 Golden Gate Ave.
Teele & Co.....125 Jackson
Western Transfer & Storage Co. .....Washington & Davis
Wilson Bros. Co. ..... 14th & Sanchez

DRIED FRUITS.
Griffin & Skelley Co., Franklin & Ellis
Phoenix Packing Co. ..... 118 Davis
Rosenberg Bros. & Co.....Brannan, bet. First & Second

DRUGGISTS.
Ayers, Edw. N. ... Van Ness nr Post
Baer Drug Co.....722 Market
Boericke & Runyon ..... Van Ness Ave. & California
Broemmel, J. G. B.....2501 California
Clinton, Dr. C. A. ..... 21st & Howard
Calegaris, J. ..... Kearny & Pacific
Erlenbach, Martin .....711 Third
Esters, Von Kraken, W. .....Twenty-fifth & Folsom
Fauda, C. O. ..... 303 Montgomery Ave.
Ferry Drug Co.....333 Devisadero
Gates, J. R. & Co., Inc ...113-115 Davis
Grazer's Pharmacy .....501 Third Ave.
Kelly, Frank S.....2229 Union
Lainer, Rd. Drug Co.....
Langley & Michaels Co. .....South Park Ave. & Second St.
Leipnitz Co., G.....1331 Laguna
Lengfeld's Pharmacy ..... 2500 Fillmore
Owl Drug Co.....Geary & Van Ness
Prior's Pharmacy.....
Redington & Co.....Third & Brannan
Richards & Co. .....Eighteenth & Pennsylvania Ave
Rockstroh, F. E. ..... 1044 Valencia
Rossi, D. P. ..... 1900 Union
Ryan, D.....2124 Bush
Schmidt, Val S.....California & Fillmore
Searby, W. M. ..... 499 Gough
Wakelee & Co.....Market & California

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. Care Kahn Bros., 12th & Washington, Oakland
Bernstein, S. L.....Radke Bldg.
City of Paris Dry Goods Co. ..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Dinkelspiel, L. & Sons ..... 1509 Gough
Frohman & Priester .....2635 Mission
Graf, J. L. & Co.....359 McAllister
Hale Bros., Inc. ..... Sixth nr Market
Hart, B. & Brother. .....405-408 Union Savings Bank
Hickman, Henry ..... 3915 Sacramento
Kohlberg, M. S. & Co.....435-7 Turk
Levy, Max ..... 1140 Geary
Lippman Bros.....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co. .....Tribune Bldg, Oakland
Nathan, A. ..... 1710 Market
Newman & Levinson.....1707 Octavia
O'Connor, Moffatt & Co. .....Van Ness Ave. and Pine
Samuels, D. Lace House Co. ..... Sutter & Van Ness
Schmidt, Ben. J. & Co. ..... 1017 Post
Schmidt, Edwin Val. .....California & Fillmore
Schoenholz & Ersbach..2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Silverman, J.
Strauss, Greenberg & Sachs ..... 1241 Van Ness
Strauss, Levi & Co. ..... 6th & South
Thursbacher, B. E.....16th & Folsom
Wand, J. & Co.....1528 Geary
Weill, Raphael & Co. ..... Van Ness & Pine
Weinstock, Lubin & Co. ..... Post & Fillmore

DYEING AND CLEANING.
Thomas, The F. Parisian, Dyeing and Cleaning Wks ..... 27 Tenth
Hickman, Henry ..... 3933 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College, 1451 Franklin
San Francisco Business College..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. ..... Ellis near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp., ..212 First
California Electrical Works..... 642 Folsom.
Consumer's Electrical Association..... 917 Webster
Century-Klein Electric Co.....623 Sansome
Electric R. R. & Manufacturers Co.... 619 Howard
Farnsworth Electrical Co.....603 Howard
General Electric Co., Union Trust Bldg
Hetty Bros. ..... 326 Ellis
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co. ..... 381 Fulton
Westinghouse Electric Co...1843 Fillmore

ELECTRO-PLATERS.
Denniston's S. F. Plating Works ..... 1349-51 Mission
Golden West Plating Works....355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.
Bryan Elevator Co ..... 254 Spear
Otis Elevator Co. .....Stockton, North Point & Beach Sts.

EMBROIDERIES AND LACES
Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.
Morser, E. J. .....847 Monadnock Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co.....2624 Sutter

EXPORTERS AND IMPORTERS
American Import Co. .....1109 Jefferson, Oakland
Castle Bros.....1444 O'Farrell
Domoto & Co .....268 Brannan
DeFremery, James & Co. .....1305 Adeline, Oak.
Jennings, Rufus P. ..... California Bldg, Union Square
Maldonado & Co.....2020 Buchanan
Takemura, K. & Co. .....1523 Post
Vignier, A. & Co. .. Broadway & Battery
Wieland Bros. Inc ..... 1440 Sansome

FIREWORKS.
California Fire Works Co. .....Sixteenth Ave. & L. South

FLORISTS.
Jacquemet, Jos. & Co. .. 22d & Douglas
Mann, Alex Jr. .....2041 Pine
Boland, J. B. Co. .....47 Geary

FLOUR MILLS.
Sperry Flour Co. ..... 133 Spear
Stockton Milling Co...California & Front

FOOD CEREALS.
Pacific Cereal Association.....
Temporary Webster St. Wharf, Oakland

FORWARDING AGENTS.
Earl, D. W. & Co.....2125 Laguna

FRUIT CANNERS.
Jacobs, Isidor .....18th & Minnesota

FRUITS AND VEGETABLES.
Berta, A. Co. ..... Market & 11th
Marchi, John ..... 2029 Filbert
Omey & Goetting .....1931 Sutter

FURNITURE—HOUSE AND OFFICE
Bateman, Wm. ..... 1913 Bryant
Breuner, John Co...901 Golden Gate Ave.
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co..Bush & Van Ness
Eastern Outfitting Co. ... 1970 Mission
Fredericks, J. Co. ..... 815 Ellis
Friedman, M. & Co. .....1058 Washington, Oakland
Fuller, Geo. H. Desk Co. .. 659 Mission
Indianapolis Furniture Co. ....833 Mission
Kragen's .....1141 Market
Kreiss, L. & Sons.....1219 Post
McCann, Allen & Co. ..... 1357 Post
Moore, Harry J. Furniture Co., 735 Eddy
Newman Bros. Co.....2200 Mission
Pattosien Co. .....S. E. cor. Sixteenth & Mission
Plum, Chas. M. & Co. ..... Van Ness Ave. & California
Rucker Desk Co. .... 908 Van Ness Ave
Sloane, W. & J. & Co. .....Sutter and Van Ness
Smith, A. B. Furniture Co. 1135 McAllister
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush
Yawman & Erbe Mfg. Co.....42 Oak

FURNITURE MANUFACTURERS.
Johnson, Harry Co. .....Cor. Harrison & Sixteenth

FURS.
Gassner, Louis ..... 1524 Bush
Liebes, H. & Co. ....1440 Van Ness Ave.
Wallace, Robert .... Ellis, near Stockton

FUSE AND MATCH MANUFACTURERS.
Metropolitan Match Co. ..... 42 Sutter

GAS FIXTURES.
California Gas Fixture Co. ..... 1604 Santa Clara Ave., Alameda
Day, Thos. Co. ..... 725 Mission
Haskins, Arthur R., Inc. .....1301 Broadway, Oakland

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son.....211-213 Main

GAS ENGINES AND SCALES.
Fairbanks-Morse Co. ..... 531 Howard

GAS GENERATORS.
Reichert, Theo. ..... S. E. Cor. Fillmore & Bush

GAS METERS AND STOVES.
Pacific Meter Co.....1168 Jackson

GAS REGULATORS.
Gas Consumer's Assn.....345 Haight

GENERAL MERCHANDISE.
Heilbroner, L. ..... 1632 Devisadero

GLASS MANUFACTURERS.
Pacific Window Glass Co....1122 Market
United States Glass Co. ... 271 Stevenson

GLOVES.
Moss, Geo. A....Van Ness nr. California
Steinberger & Kalisher .....36 Webb

GLUE MANUFACTURERS.
Burd, Wm. .....423 Montgomery Block
California Glue Works ..... 6th Ave. South, Cor. R

GRAIN AND BEAN DEALERS
Barnard & Bunker ..... 204 California

GRANITE AND MARBLE DEALERS
Seregni & Bernieri .....

GRAPHOPHONES AND PHONOGRAPHS
Columbia Phonograph Co., The..... 526 McAllister

GROCERS.
Bibo, Newman & Co. ..... 1248 Sutter
City of Hamburg Co., Inc. ..118 Oregon
Claussen, C. .....771 Capp
Cluff, Wm. Co. .....Spear & Mission
Foster, S. & Co. .....126 Beale
Gaw, H. & Co. .....508 Haight
Getz, M. & Co. .....115 Townsend
Goldberg, Bowen & Co. ..... Van Ness and Sutter
Granucci Bros. ..... 412 Front
Haas Bros. .....2007 Fillmore
Hartter, L. Co. ..... 314 Davis
Hollman, Henry .....2805 Mission
Hooper & Jennings.....462 Bryant
Johnson Bros. ... Fillmore & Sacramento
Lennon, John A. .....918 Eddy
Meyer, A. & Co. ..... 136 Steuart
Parks Bros. & Co. .....372 Fifth
Peters Bros. .....901 Cole
Rathjen Bros. .....1810 Laguna
Rothschild, John & Co. .....11 Spear
Smith's Cash Store ..... 16 Steuart
Stulz, Jos. A. ..... 1931 Fillmore
Sussman, Wormser & Co. ..... Brannan, bet. 7th & 8th
Tillman & Bendell.....Front & Vallejo
Von Borstel, Otto C. ..... 1101 McAllister
West, Elliott & Gordon....500-504 Hayes
Wellman, Peck & Co. .....311-337 East
Wethered, Wm. Co..Sutter near Fillmore

GUNS AND AMMUNITION.
Bekeart, Phil. B. Co. ..... 1346 Park St., Alameda
Golcher Bros ..... 513 Market
Shreve & Barber Co. ..... 17 Grant Ave.

HARDWARE.
Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros.....541 Haight
Brittain & Co.....Van Ness & Turk
Brown, Chas. & Son.....1204 Geary
Brown, The Ralph Co..5th and Tehama
California Hardware & Cutlery Co. .....812 Van Ness
Crosby, Peet & Moe...555 Van Ness Ave.
Donnelly, W. J. .....11 Stockton
Dunham, Carrigan & Hayden. .....Eighth & Kansas
Froelich, Christian .. Pacific Union Club
Gregory Hardware Co. ..... 519-521 Golden Gate Ave.
Holbrook, Merrill & Stetson. .....6th and Townsend
Ils, J. G. & Co. ..... 827 Mission
Jones, Ed.....1182 Market
Marshall-Newell Supply Co., 146 Steuart
Marwedel, C. W. 258 9th
Montague, W. W. & Co. ... Turk & Polk
Pacific Hardware & Steel Co. .....Seventh & Townsend
Palace Hardware Co. ... 456 G. G. Ave.
Philpott, C. H. .....135 Fifth
Pike, A. W. & Co. .....3446 Clay
Rosekrans, H. & Co. ..... 511 Sixth
Sage Hardware Co.....1180 Market
Smith, Peter A. ..... 10 Bluxome
Tayler & Spotswood Co. ..... 19th & Minnesota
Williams Hardware & Stove Co. ..... 1525 Market
Vaut, E. D., Hardware Co.....218 Market
Woods, Charles M. ..... 2123 Pierce
Wright Hardware Co..San Leandro, Cal.

HARNESS AND SADDLERY.
Johnson, J. C. Co..Cloyne Court, Berkeley
Liebold Harness Co. .....Golden Gate Ave. near Fillmore

HAT MANUFACTURERS.
California Hat Co. ..... 1420 Howard
Triest & Co. ..... 27-37 South

HATTERS.
Colman Hat Co.....1809 Fillmore
Fannin & Elmendorf .... 320 Locust Ave.
Fisher & Co.....2270 Broadway
Herrmann & Co. ..... 1718 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....530 Haight
Meussdorffer, J. C. Sons ... 909 Fillmore

HAY AND GRAIN.
Anspacher Bros. .....1103 O'Farrell
Burke, James .....2857 Folsom
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co. ..... 333 Berry
Scott & Magner.....453 Berry
Somers & Co. .....Sixth & Irwin
Vermeil, J. L. .....3142 Mission

HORSE SHOEING.
Odea, Martin.....212 Locust Ave.

HOTELS.
Abrahamson, A. .....
Hotel St. Francis.....Geary & Powell
Martin, H. G. .....2062 Sutter
Palace Hotel ..... Post & Leavenworth
Phillips, H. B.....Union Trust Bldg.
Turpin, F. L.....Royal House, Oakland

HOUSEHOLD UTENSILS.
Wiester & Co. ..... 2973 Folsom

ICE DEALERS.
Consumers Ice Co. .....420 Eighth
Merchants Ice and Cold Storage Co. .....Lombard & Sansome
National Ice and Cold Storage Co., The ..... Kansas and Division
Union Ice Co. 735 4th

IMPORTERS.
American Mercantile Co. 628 Montgomery

INSURANCE.
Ahpel, H. C. Co. ..... Union Trust Bldg
Alliance Assurance Co., Ltd...1359 Post
Berthau, Cesar. .....Eleventh cor. Clay, Oakland
Boardman & Spencer.....458 Ninth, Oak.
Brown, Edw. & Sons.....1008 Broadway
Christensen, Edwards & Goodwin .... Telegraph Ave. & 20th St. Oakland
Commercial Union Assurance Co., Ltd. ..... 1359 Post
Cora, A. .....540 Washington
Davis, J. B. F. & Son.... 1224 Buchanan
Dorn, E. L. ..... 1042 Ellis
Dornin, Geo. D. .....Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansome
Gutte & Frank.....2109 Pacific Ave.
Herold, Rudolph, Jr. .....53 Post
Hillman, John R., & Son..Fillmore & Pine
Insurance Co. of North America. .....805 Monadnock Bldg.
Kilgarif & Beaver ..... 903 Eddy
Landers, Wm. J. ..... S. E. cor. 13th & Harrison
Liverpool & London & Globe Ins Co. ..... 2027 Sutter
London & Lancashire Fire Insurance Co. .....2101 Van Ness Ave.
Manheim, Dibbern & Co., 217 Sansome
Miller, I. L. ..... 1042 Ellis
New York Life Ins. Co.....604 Mission
New Zealand Insurance Co. ..... 312 California
Northwestern Nat. Fire Ins. Co. ..... 1455 Franklin
Norwich Union Fire Ins. Society. ..... 314 California
Pacific Mutual Life Insurance Co., The ..... 903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt ..... First National Bank Bldg., Berkeley
Parker, C. M. T. .....1258 26th Ave., Fruitvale, Cal.
Perrin, Howard ... 701 Monadnock Bldg.
Potter, Edw. E. .....1808 Franklin
Preferred Accident Insurance Co. .....Mutual Bank Bldg.
Sperling, Frank.
Stovel, C. J. ..... 8th & Market
Voss, Conrad & Co. ..... 229 Monadnock Bldg.
Waniorek, M. .....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V. .....122 Sansome
West Coast Life Insurance Co., 1042 Ellis
Wilson, Horace .....407 Montgomery

IRON WORKS.
Cal. Iron Yard ..... 417 Kohl Bldg.
Fulton Iron Works..... First & Market
Macauley, H. C. & Co. .....Carlton Station, West Berkeley
Moore & Scott Iron Works. ..... Main and Howard
Morton & Hedley ..... 215 Harrison
Risdon Iron Works .....298 Stuart
Schrader, Otto. .....1247 Harrison
Vulcan Iron Works...Kearny & Francisco

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co. ..... 1407 O'Farrell
Solomon, C. Jr...625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.
Hart, B. & Bro. .....1120 Sutter
Mendelson Bros. ..... 1060 Clay, Oak.

JEWELERS.
Abrams, Henry M. ..... 717 Market
Andrews, A.... Van Ness Ave. and Ellis
Baldwin Jewelry Co. . 1261 Van Ness Ave.
Bohm Bristol Co. ..... Van Ness Ave. & Sacramento
California Jewelry Co. ..... Mutual Savings Bank Bldg.
Carrau & Green, ... 1510 Buchanan
Diamond Parlor Jewelry Co. .....1129 Fillmore
Eisenberg, A. & Co. .....1321 Geary
Elgin National Watch Co. ..... Mutual Savings Bank Bldg
Glindermann, W. .....1532 Fillmore
Greenzweig, George & Co. 2322 California
Hall, A. I. & Son ..... 717 Market
Hammersmith & Field..801 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Huguenin, Adolph.
Isaacs, Abe ..... 739 Van Ness Ave.
Judis, Alphonse Company ...704 Market
Nordman Bros. ..... 717 Market
Radke & Co. .. Bush St. & Van Ness Ave.
Schussler, M. & Co. ..... 1517 Bush
Shreve & Co....Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co. ..... Van Ness Ave. & California

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co... 1506 Sacramento

KNITTED GOODS.
Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co. ..... Van Ness Ave. & California

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co. ..... California & Van Ness Ave.
Magnin, I. & Co., ... Van Ness & Austin Aves.
Marks Bros.....Eddy & Fillmore

Paragon, The.....
.....Van Ness bet. Geary & Post
Schwartz & Goodman ... 1545 Fillmore

LADIES' TAILORS.

Flamm, G. .....2202 California
Gadner, A. ..... 2378 Pine
Honig, S. ..... 823½ Eddy
Lowenthal & Co.....
Rothschild, M. .....

LAMPS.

Boesch Lamp Co. ..... 1135 Mission
Bauer Lamp and Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry. ... 468 25th, Oakland
La Grande Laundry Co. .....234 12th St.
National Laundry Co.....3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry.....
White Star Laundry .....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. .....
....1237 Broadway, Oakland

LAW BOOK PUBLISHERS.

Bancroft Whitney Co.....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....3rd Ave & E. 11, Oak.
Kohlberg & Co. ..... 526 Washington

LEATHER AND LEATHER GOODS

Brown & Adams, Sacramento near Davis
Frank, S. H. & Co. ..... 2372 Market
Wagner Leather Co. .....112 Clay
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Co.....
..... 661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....Clay & East
Holmes Lime Co.....1904 Devisadero

LITHOGRAPHERS.

Britton & Rey .....555 Commercial
Galloway Lithograph Co.....
..... 1661 Howard
Roesch, Louis, Co.....Fifteenth & Folsom
Schmidt Lithograph Co.....
..... 5th & Adeline, Oakland
Union Lithograph Co.....
.....426 Ninth, Oakland

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J. ..... 316 Fulton
Kelly, Thomas & Sons ... 1534 Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co....Fourth & Channel
Blyth & Trott.....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co. ..... 810 Kohl Bldg.
Dodge, E. J. & Co. ..Lombard St. Wharf
Dolbeer and Carson Co. .....
..... Lumberman's Bldg
Excelsior Redwood Co..Fourth & Channel
Grays Harbor Commercial Co. .....
..... Foot of Third
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mission St. Wharf
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co. ..... 633 Howard
Hooper, C. A. & Co. .....32 Steuart
Hooper, F. P. & J. A.....
..... Lumberman's Bldg
Howard, E. A. & Co. ..... 20 Howard
Jones, Hugh, Lumber Co.....817 Florida
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
..... Maritime Bldg., 172 East
Pope & Talbot ..... Foot of Third
Renton, Holmes & Co. ..... 116 Battery
San Francisco Lumber Co.....
.....Channel St. bet. Fourth & Fifth
Seymour & Elliot ..... 142 Townsend
Sierra Lumber Co.....
.....476 Thirteenth St., R. 8, Oakland
Simpson Lumber Co. ..... 24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Tacoma Mill Co.....234 California
Truckee Lumber Co. of S. F.....
.....James Flood Bldg.
Union Lumber Co.....Monadnock Bldg.
Van Arsdale-Harris Lumber Co. .....
..... 5th & Brannan
Wendling, G. X.....James Flood Bldg.

MACARONI MANUFACTURERS.

California Italian Paste Co. .....
..... 759 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co. ..... 1435 Pine
American Tool Works.....109 Mission
California Hydraulic Engineering Co..
.....1169 Jefferson, Oakland
California Tool Works ..... 143 Beale
Compressed Air Machinery Co.....
..... Jessie & Eckert
Cyclops Iron Works ..... 223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co. ..... 109 Fremont
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone.....
..... 316 Market
Hall, Robert .....552 Folsom
Henshaw, Bulkley Co. ..... 219 Spear
Meese & Gottfried Co....19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool and Supply Co. ..558 Howard
Pennington, Geo. W. & Sons, Inc.....
.....934 Shotwell
Pierson, Roeding & Co. .....
..... Monadnock Bldg.
Sanitary Devices Manufacturing Co...
.....16th St. and San Bruno Ave.
Schilling, Adam & Sons .....203 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L. ..... 228 Folsom
Young, A. L. Machinery Co., 319 Howard

MANTELS, GRATES AND TILES

Bush & Mallet Co.....3060 Seventeenth
Mangrum & Otter ..... 540 Mission
Rigney, Thos. F. ..... 2564 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Cardinell-Vincent Co. .....
..... 520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The, ...
..... Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten ..... 318 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co. 1770 Pacific Ave
Morgan & Allen Co. ..... 717 Market
Robinson Bros.....127 Telegraph Ave, Oak.
Sellman, Waters H.....2602 Filbert

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co. ..... 122 Utah
Crescent Feather Co. .....
..... Nineteenth & Harrison
Hagemann, H. M. .....1529 Pine
Hoey, John ..... Rhode Island & 8th
Klopstock Bros. ..... 2257 Folsom

MEN'S FURNISHING GOODS.

Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....
..... Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Elkus-Brenner Co., The ... 43 South St.
Greenebaum, Weil & Michels .....
.....6th & South
Hansen & Elrick ..... 1105 Fillmore
McNamara & Moran.....737 Fourteenth
Rogerson, J. C.....
Schoenfeld, Adolph ... Fillmore & Ellis
Great Wardrobe, The ....Van Ness & Ellis
Toggery, The..S. E. cor. Van Ness & Ellis
United Shirt & Collar Co. .....

MERCHANT TAILORS.

Craig Bros. ..... 601 Mission
Growall, W. L. Co. .....
..... Mutual Savings Bank Bldg.
Harshall, A. ..... 2053 Sutter
Jacobi Bros. ..... 2123 Fillmore
Lyons, Chas. ..... 1472 Fillmore
Martin Bros. .....
..... Market, bet. Polk & Van Ness
Reid, J & Son.....
...Delbert Blk, Van Ness & O'Farrell
Rhenstrom, C. H. ..... 2415 Fillmore
Valentine, R. ..... 724 Market

METAL WORKS.

Finn, John Metal Works ... 384 Second
Pacific Plating & Metal Works.....
Pacific Metal Works .....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co of Cal.....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy ..... 231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G. ..... 624 Russia Ave.
S. F. Cream Depot ..... 2632 Mission
Standard Milk Co. 3201 16th

MILLINERY.

Butler-Schultz Co. ..... 957 Geary
Hinz & Landt.....286 Devisadero
Holm & Nathan ..... Bush & Polk
Muller & Raas Co.....
..... Polk St. bet. Sutter & Bush
New York Millinery, The .....
..... 133 Van Ness Ave.
Spencer & Mitau .... 1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Cal. Mineral Water Co.....
..... 310 Walnut, Berkeley
Ring Bros. ..... Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Water Co. .....
..... S. E. cor. 6th & Brannan
Witter Medical Springs Co.....
..... 563 11th St., Oakland

MINING COMPANIES.

Alaska Treadwell Mining Co.....
..... 832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T. ..... 832 Octavia
Ralston, W. C. .....511 Market

MINING MACHINERY.

Woodbury, George E.....611 Buchanan

MUSTARD MANUFACTURERS

Burr, C. C. & Co. ..... 1426 Filbert

NECKWEAR MANUFACTURERS

California Neckwear Co.....1103 Sutter
Heineman, H. M. ..... 1649 Bush

NEWS DEALERS.

Foster & Orear.....Ferry Bldg.

NOTIONS AND SMOKER'S ARTICLES.

Son Bros. & Co.....837 Mission

OILS.

Porter, W. S. ..... 233 King
Standard Oil Co.....Seventh & Irwin

OPTICIANS.

Berteling Optical Co. ..... 1529 Bush
Cahn Standard Optical Co.....
..... Sutter & Laguna
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co. ..1821 Fillmore
Hirsch & Kaiser ..... 1757 Fillmore
Kahn, Geo. H. ... 1232 Van Ness Ave.
Kahn, Henry & Co., 1309 Van Ness Ave.

OYSTER DEALERS.

Darbee & Immel .....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 4th & Channel
Morgan Oyster Co., The,.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers Assn ..... 74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits, Chas. D. ..... 51 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co. .....1816 Market
Clinch, C. G. & Co. ..... 156 King
Fuller, W. P. & Co. ..... 106 Beale
Magner Bros. ..... 419-421 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Howard
Rea, L. A. & Co. .....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons ..... 729 Devisadero
Brace, N. .....459 Valencia
Fraser, John P. .....221 Fell
St. Denis, J. Co. ..... 1457 Ellis
Stein, Your Painter,.....3052 Sacramento
Swan, J. S.....

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills .....
.....414 Montgomery
Crown-Columbia Pulp & Paper Co....
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Union Bag & Paper Co.....
.....1059 Franklin, Oakland
Union Pulp & Paper Co. .....

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. .....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. .....
..... 842 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....2476 Howard
California Fig Syrup Co. .... 392 Church
Law, Herbert E. ..... Fairmont Hotel
National Pharmacy Co. .....
..... 957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. .....
..... Turk & Van Ness Ave.
Taber Photo Co. .....
Waters, R. J. & Co .....1946 California
Weidner, Charles ..... 1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. ..... 1221 McAllister

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....
.....1220-1224 Van Ness Ave.
Curtaz, Benj. & Son ..1615 Van Ness Ave.
Deitemeier Piano Co.....835 Valencia
Eilers Music Co.....1130 Van Ness
Kohler & Chase ... Sutter & Franklin
Mauzy, Byron ..... 1165 O'Farrell
Pierce, Walter S. & Co. .....
..... 689 Fourteenth
Sherman-Clay Co. .....
..... 1625 Van Ness Ave.

PICKLE MANUFACTURERS.

Fisher Packing Co. .....

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros. ..... 1115 Sutter
Murray Bros. ..... 623 Sacramento
Snook, Wm. & Son .....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co,.....1177-1179 Turk
Wittman, Lyman & Co. ..... 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Barker & Kinney .....
Dalziel-Moller Co. ..... 543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co. ..... 321 Drumm
Buttgenbach, Jos. ..... 565 Bryant
Cudahy Packing Co,.....417 Shotwell
Helneman & Stern ..... 1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co....
..... 139 Fifth
Western Meat Co. .....Baden
Wilfert Bros. .....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A. .....Oakland
O'Brien & Spotorno.....1212 Golden Gate
Tiddy, Richard ..... 1119 Post

POWDER WORKS.

Cal. Powder Works .....
..... 2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau .....
..... Kohl Bldg.

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks ..... 611 Harrison
Brunt, Walter N., Co. ..... 391 Jessie
Cubery & Co.....240 Fifth Ave.
Dempster Bros. .....
..... Seventeenth & Rhode Island
Freygang-Leary Co. ..... 1322 Howard
Gilmartin Co. ..... 107 Scott
Greater San Francisco Printing Co. ..
..... 14 Leavenworth
Monahan, John & Co. ....449 Dubose Ave.
Murdock, C. A. & Co., Inc. 1580 Geary
Mysell-Rollins Co. ..... 22 Clay
Nolan Davis Co., The.....1578 Market
Partridge, John ..... 759 Fillmore
Pernau Publishing Co. .....423 Hayes
Phillips & Van Orden Co. .. 1617 Mission
Roberts Printing Co. .....220 Sutter
Spaulding-Graul Co. ..... 912 Howard
Stanley-Taylor Co., The .... 554 Bryant
Torres, Jos. M. ..... 534 Commercial

PRINTERS' INK.

Reed & Goodman.....
.....564 E. 12th St., Oakland

PRINTING MACHINERY.

Hadwen Swain Manufacturing Co.....
..... 92 Seventh

PROPERTY OWNERS.

Andros, Milton ..... 1926 Broadway
Ballard, J. Stow ..... 3303 Clay
Bishop, Thos. B. .....2309 Washington
Crocker Estate Co. ..... 2129 Laguna
D'Evelyn, Dr. Frederick W. .....
..... 2115 California
Flood, James L. ... James Flood Bldg
Gibbons, Dr. Henry, Jr., 2405 Fillmore
Heller, E. S. ..... Union Trust Bldg
Hewes, D. .....Orange, Cal.
Johnson, M. ..... Ross Valley
Kellogg, Sheldon G. ..... 503 Eddy
Keyes, A. D. .....1022 Monadnock Bldg.
Law, Hartland ..... Fairmont Hotel
Marye, Geo. T., Jr. ..... 345 Haight
McNutt, Dr. W. F. ..... 1800 O'Farrell
Montgomery, D. W. ..... 2419 California
Newbauer, H. W. .....1914 Sacramento
Parrott, John ..... 502 California
Payson, A. H. .....
..... Santa Fe Office, Ferry Bldg
Pillsbury, E. S. ..... Kohl Bldg
Pischel, Kasper, M. D. ..1817 California
Platt, Frank L., D. D. S.....712 Steiner
Quinn, John E. ..... 1849 Bush
Rosenthal, Dr. C. H. ..... 636 Baker
Runyon, E. W.....515 Monadnock Bldg.
Schceline, S. C.....216 Pine
Schussler, H. ..... 1409 Sutter
Shiels Estate Co. ..... 1380 Sutter
Stevens, Martin....1033 Golden Gate Ave.
Tevis, Wm. S.....Bakersfield, Cal.
Wilson, A. W. ..... 2430 Broadway

PUBLISHERS.

Commercial News Publishing Co. .....
..... 1330 Pierce
Kuranaga & Co. ..... 1344 Geary
Mitchell, Edw. H. .....3363 Army
Mitchell, J. H..2046 Center St., Berkeley

PUMPING MACHINERY.

Byron Jackson Machine Works .....
.....18 Telegraph Ave., Oakland
Dow, Geo. E. Pumping Engine Co.....
..... 3116 Washington
Platt Iron Works Co.....Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie
Jackson, Byron Machine Works ....
.....1313 Broadway, Oakland

RATTAN WORKS.

Coulter's Rattan Works ... 1429 Bush

REAL ESTATE DEALERS.

Armstrong-Quatman Co. .....742 Polk
Aronson Realty Co. ..... 2053 Sutter
Babin, Landry C. Co.....413 Kearny
Baldwin, O. D. & Son .....1109 Post
Baldwin & Howell ..... 318 Kearny
Baldwin & Stetson .....1924 Post
Bancroft, Paul ..... 731 Market
Bew, Geo. E. & Co.....1124 Van Ness Ave.
Boardman Bros. & Co. ... 508 California
Bowes-Breuner Co.....Van Ness & Bush
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R..California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co., ...1732 Fillmore
Buckingham, A. E. ..... 2808 Jackson
Burnham & Marsh Co. ... 1942 Fillmore
Bush, David & Son ..... 2007 Sutter
Cal. Real Estate Exchange....325 Maple
Clark, John ..... 1515 Bush
Cline & Duncan ..... 2217 Mission
Coffey, H. E. ..... 1214 Masonic Ave.
Cranston, Belvel & Dwyer ... 923 Fillmore
Crim, W. H. & Co. ... Monadnock Bldg.
Dibert & White .....719 Market
Easton, Wendell ..... 2023 Fillmore
Ehrenpfort, Wm. .... 801 Fillmore
Giselman, Wm., 1300 Golden Gate Ave.
Grady, John H. ... 720 Golden Gate Ave.
Half Moon Bay Development Co. .....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn,
Inc. .....345 Montgomery
Healy & Gillespie ..... 244 Church
Hendrickson, Wm. & Co. ... 1701 Gough
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale ..... 2219 Fillmore
Hooker & Lent .....49 Geary
Hooper, E. J. .....
Inverness Land & Water Co.....
..... 950 Monadnock
Joost Sons & Co.....2016 Sutter
Kane & Co. .....1913 Post
Langrebe, McNevin & Jones, 1707 Geary
Lyon & Hoag ..... 636 Market
Mackenzie & Underhill.....2113 Fillmore
Madison & Burke ..... 2126 Fillmore
Magee, Thos. & Sons .....5 Montgomery
Martin, Walter S. ..... 1860 Webster
Marston, Frank W. ... 2714 Sacramento
McElroy, R. D. .....
..... Mutual Savings Bank Bldg.
McGerry, W. B. & Co.....45 Geary
McMahon Bros. & Co.....1256 Sutter
Mooser & St. Germain.....1354 Polk
Nelson, Johnson & Co. ..... 375 Bush
Oliver, P. B.....104 Montgomery
Polito, John L.....86A Sanchez
Realty Syndicate, The .....
..... 1218 Broadway, Oak.
Riandi & Guzzi .....
Rich, A. J. & Co. ..... 2421 Fillmore
Roberts, John W. ..... 220 Sutter
Rucker, Jos. H. & Co.....49 Post
Sachs, Sanford ..... 339 Montgomery
Sage, O. G. & Co. ..... 1635 Busn

S. F. & Suburban Home Building Society ..... 201 Euclid Ave.
Schroth Co., The .....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scoofy, Leonidas J. .....2838 Buchanan
Shainwald, Buckbee & Co. ....1366 Sutter
Skelton, E. W. ..... 2088 Bush
Speck & Co. .....64 Geary
Strassburger, I. & Co. .....484 California
Stine, O. C. .....1516 Bush
S. F. & Suburban Home Bldg. Society ..... S. W. Cor. Euclid & Jordan Aves.
Umbsen, G. H. & Co. .....20 Montgomery
Von Rhein Real Estate Co.....51 Geary
Weck, F. A. Realty Co.... Midway Bldg.
Wehe, A. W. .....777 Eddy
Williams & Surryhne ..... 1209 Sutter
Wolf & Hollman.....920 O'Farrell

REAL ESTATE AND INSURANCE.

Wright & Green.....332 Bush

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works ....First & Howard

RESTAURANTS.

Arfsten, Eicher Co. .....
Bay State Restaurant, Stockton & Market
Bergez, John .....
Besozzi, Louis .....22 Sansome
Blanco, A. B. .....
Christensen, M. A. C. ..... 870 Mission
Galindo, F. B. ..... 1226 Post
Hansen, H. B. .....
Krone, F. W. ..... 911 O'Farrell
Larsen, C. G. ... 17th Ave. bet. M & N
Nissum, James A. ..... 919 Fillmore
Petersen, Jacob .....9 Market
Pouchan, G. & Co..497 Golden Gate Ave.
Ravn & Karstensen .....
Swain, Frank A. ..... 1111 Post
Taft's ..... 709 Van Ness Ave.
Techau, R. J.....1279 Weber St., Alameda
Techau Tavern Co. ..... 1307 Sutter
Westerfeld, P. & Co..... 1530 Haight
Zinkand, Chas. A. .....

RIGGERS.

Smith & Rice Co. Market & Grant Ave.

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. ..... 280 Guerrero
Pacific Refining & Roofing Co. ....16th and Mississippi

RUBBER GOODS.

Bowers Rubber Works.....57 Sacramento
Goodyear Rubber Co. .... 573-579 Market
Gorham Rubber Co. .....
.....4th & Washington, Oakland
Winslow, C. R. & Co. .....
..... 2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co. ..... 1543 Pine

RUG MANUFACTURERS.

California Rug Co. ..... 3147 Lombard

SAFES.

Freeman, I....Golden Gate Ave. & Hyde
Herring-Hall-Marvin Safe Co. .... 1928 Pine
Hermann Safe Co., The ... 120 Folsom
Parcells Safe Co. .....523 Market

SAW WORKS.

Cal. Saw Works.....721 Brannan
Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

SCHOOL FURNITURE & SCHOOL SUPPLIES.

Weber, C. F. & Co.....
.....521-523 Seventeenth St., Oakland

SCHOOL BOOK PUBLISHERS.

Ginn & Co. ..... 1247 Broadway, Oak.

SCOTCH TWEEDS.

Craig Bros...O'Farrell and Van Ness Ave.

SCREEN WORKS.

Quick, John W.....174 Belvedere

SEEDS AND GRAIN.

Bowen, E. J.....2296 Jackson

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS

Metson, W. H.....1101 Laguna
Morse, C. C. & Co.....171 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons .....17 Spear
Gladding, McBean & Co.,....Eddy & Hyde
Steiger Terra Cotta & Pottery Works, ... 18th & Division Sts.

SEWING MACHINES.

Cohen's, I. S. Sons .....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E. ..... 1388 Geary
Singer Mfg. Co. ..... 17 Jones
White Sewing Machine Co., 1878 Market
Wilcox & Gibbs ..... 724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co. .....
..... Eighth & Townsend

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave.
Delano Bros. Spear bet. Market & Mission
Shields, Thos. ..... 571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co. .... Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....54 Steuart
Pacific Shipyard & Ways Co., ... Alameda Point, Oakland Creek
Turner, Matthew ..... 209 Steuart
Whelan, Jas. J. ..... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..... ..... 138 Steuart

Josselyn, G. M. & Co. ..... 106 Main
Sellers, T. H. & Co.....20 Sacramento
Weeks-Howe-Emerson Co. ....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California
American Trading Co..Monadnock Bldg.
Balfour, Guthrie Co. ..... 416 Jackson
Dempster & Son ..... 416 Jackson
Gale Bros. ..... 408 Davis
Grace, W. R. & Co..California nr. Kearny
Herrmann, Geo. Co. ..... 2504 Scott
Johnson-Locke Merc. Co....213 Sansome
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Montgomery Block
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co. .... 690 Commercial
Newhall, H. M. & Co. 2009 Pacific Ave.
Otis, McAllister & Co. ... 2436 Jackson
Parrott & Co.....204 California
Plummer, Geo. E. & Co. ... 151 Stuart
Spreckels, J. D. & Bros. Co.....58 Clay
Williams, Dimond & Co. ..... 426 Cal.

SHIPSMITHS.

Christoffersen & Tway ..... 420 Beale

SHIRT MANUFACTURERS.

Heynemann & Co. ..... Page & Fillmore
Ulman, Selligsohn & Brown..... .....Sixth & Eldorado

SICK ROOM GOODS.

Goodban, F. E. ..... 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 16th
Carlson-Currier Co.,.....408 Polk

SILVERWARE.

Graves, W. E. ..... 1116 Broadway, Oak.

SMOKERS' ARTICLES.

Heininger, C. P. & Co. .....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. ... . 17th nr Rhode Island
Lilie, Chas. ..N. W. cor. Bay & Webster
Luhn, Otto & Co. ..... 117 Diamond
Newell & Bros. ..... 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co. .....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. ..... 603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. ..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. ..... 1432 Steiner

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne ....419 Eleventh St., Oakland
Bonestell, Richardson & Co,.....475 Sixth
Central Stationery & Supply Co..... ..... 1186 Market
Crocker, H. S. Co. ..... 517 Market
Heynemann, Milton & Co. Mission near 4th
Hill, Harley J.....32 Kearny
Schueter & Rapson ..... 747 Market
Schwabacher-Frey Stationery Co. .... 42-44 Sutter
Upham, Isaac Co. ..... 17th & Folsom

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works ... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. .... City Wharf, foot of Webster
Capelle, Robert .. Van Ness Ave & Eddy
Cook, Thos. & Son....James Flood Bldg.
Ettore Patrizi & Co..... .....23-25 Montgomery Ave.
Fugazi, J. F. ..... 628 Montgomery
Hamburg-American Line.....908 Market
Loveland, H. D. .....1602 O'Farrell
Pacific Coast Steamship Co....Pier No. 9
Pacific Mail Steamship Co. .... 1st & Brannan
Toyo Kisen Kaisha ..... 217 Brannan
Monticello Steamship Co. ....Clay St. Wharf, north end Ferry Bldg.
Northern Commercial Co. ....Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental S. S. Co. .... Pacific Mail Dock
S. F. Dry Dock Co. ..... Hunters Point
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso..1 Montgomery Ave.

STEEL DEALERS AND MANUFACTURERS.

Doble, Abner Co. ....Fremont & Howard
Pike, C. W. Company ..... 9 Mission

STEVEDORES.

Eschen & Minor ..... 8 Mission

STORE AND OFFICE FIXTURES ...

Fink & Schindler Co., The.....218 13th
Simmen, John ..... 1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. .....27 Minna
Steiger & Kerr ..... 18th & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works.....20th & Indiana

SURGICAL INSTRUMENTS.

Walters & Co. .....1608 Steiner

SURVEYING INSTRUMENTS.

Lietz, The A. Co. .....642 Commercial

SYRUPS.

Colonial Maple Sugar & Syrup Co. 3460 26th
Long Syrup Refining Co. 8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. .....2258 Bush
Baumgarten, J. & Co..... .....671 Golden Gate Ave.
Ford, C. W. R. & Co..665 Golden Gate Ave
Reiss Bros. & Co.,..... 1554 Post

TAILOR TO THE TRADE.

Lapp, Henry Tailoring Co....3315 Jackson

TANNERS.

Eagle Tannery....26th & San Bruno Ave.
Legallet-Hellwig Tanning Co. .... Sixth Ave. South. South S. F.
Norton Taning Co.....210 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co. .... Spear & Mission
Caswell, Geo. W. & Co. .....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co. ... Howard & Spear
Grandjean, Henry ..... 419 Jackson
Guittard & Co., Inc....Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....1st & Clementina
Schilling, A. &Co. ..... 2nd & Folsom
Thierbach, Chas. F. Co. .....111 Front
Tyler, S. H. & Son.....3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co. .... Fell & Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co. ....Clay St. Bulkhead

THEATERS.

Belasco & Meyer. ..... 1712 Sutter
Orpheum Circuit Co. ... 1809 California

TIMBER PRESERVING.

S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....16th & Folsom

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. .... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co. ..... 1321 Octavia
S. F. Towel Co. ..... 707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. ..... 1600 Polk
Sadler & Co. 143-5th

TRANSFER COMPANIES.

People's Express Co. ..... 106 Stuart
Union Transfer Co. .....Ferry Building
Wells-Fargo Express Co..... .....Second & Mission

TRUNKS.

Hirschfielder & Meaney ..20th & Florida
Malm, C. A. & Co. .....1215 Sutter
Oppenheimer, James ..... 1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bacon Bros. ..... 2024 Sutter
Bannan's Typewriter Exchange .... 215 California
Bornemann, Geo. C. Co., Inc..... ..... 1407 O'Farrell
Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co. ..... 2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave.
Truman, Chas. H. J. .....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. Mission St. bet. 5th & 6th

UNDERWEAR.

Delmel Linen Mesh System Co..... ..... 1107 Van Ness Ave.

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co..... .....513 Golden Gate Ave.
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co. .....

VARNISH MANUFACTURERS.

Berry Bros. Ltd. .....568 Howard

VINEGAR MANUFACTURERS.

Consumer's Y. & V. Co. .....690 Grove
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co..... ... N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. ..... 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. .. 534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son .....1527 Pine
Uhl Bros. ..... 717 Market

WAREHOUSES.

Granger's Business Association .... 1637 Webster
Haslett Warehouse Co., The .... 105 Townsend
Lombard Warehouse Co. Inc. ....204 Cal.
S. F. Warehouse Co...Howard St. Wharf
South End Warehouse Co. .... Second & Townsend

WELL BORERS.

Lowe, J. W. ..... 710 Fell

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co. ..... 608 McAllister

WIRE AND WIRE ROPE.

Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel..... ..... 1st & Harrison
Arnhold, B. & Co. ..... 2342 Devisadero
Berges, P. B. ..... Pine and Webster
Bibo, Sam & Co. .....1213 Sutter
Bozio, O. .....1125 Laguna
Braunschweiger Co. .....Palo Alto
California Wine Assn, Third & Townsend
Cerruti Mercantile Co. ... 534 Washington
Chapman & Wilberforce..628 Montgomery
Chevalier, F. Co. ..... 57 Washington
Crown Distilleries .....19 Minna
Cunningham Distilleries Co. ..312 Battery
French-American Wine Co. .... 1821 Harrison
Gundlach Bundschu Wine Co. ....2020 Pine
Grauerholz, H. J. .....2450 Mission
Herrscher, Jos. Co., Inc..Church & Market
Hildebrandt Posner Co.....2711 Pine
Holtum, Ferdinand ..... 2022 Pine
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony .... Cor. Battery & Greenwich
Jesse Moore Hunt Co. ..... 200 Laurel
Jones, Mundy & Co....Monadnock Bldg.
Kuhls-Schwarke & Co. ..... 710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros. .....1317 Fillmore
Levy, Simon Co. ..... 208 Twelfth
Livingston & Co.....443 17th
Lubben, John ..... Drumm & Merchant
Lyons, The E. G. & Raas Co. .... 430-434 Bryant
Mann, C. M. & Co.....280 7th
Martinoni, E. ..... 714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co. 2499 17th
Meinecke, Chas. & Co. ... 314 Sacramento
Moore-Hunt, The Jesse Co. .... 725 Harrison
Naber, Alfs & Brune ..... 325 Mission
Napa & Sonoma Wine Co. .....112 Tenth
Rathjen Co.....3249 Fillmore
Rheinstrom Bros. .....19 Ninth
Rosenblatt Co., The ....1213 Front St., Sacramento, Cal.
Ryhner, Chas. .... S. W. Cor. Folsom & Army Sts.
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....2121 Folsom
Shultz, Wm. A.....318 Walnut
Shea Bocqueraz & Co. .. 15th & Harrison
Siebe Bros. & Plageman..... 419 Larkin
Spruance-Stanley Co. .....
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Distilling Co. .... 41 Clay
Swiss-American Wine Co. 530 Washington
Van Bergen, N. & Co....806 Ashbury St.
Weniger, P. J. & Co. .... Van Ness Ave. & Ellis
Wetmore, Bowen Co. .... 111 San Pablo Ave. Oakland
Wichman, Lutgen & Co.....
. Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co. .... 16th & Folsom
Roebling's John A. Sons Co..... ..... 202 Second
Pacific Steel & Wire Co. .... 1001 22nd Ave. E. Oakland

WOOD DEALERS.

Union Wood & Timber Co.....1230 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The ..... 68 Kansas
Lake & Co., Inc .... 3d & South Park
Levensen Company ..... 145 Townsend

WOOL.

Koshland, S. Co. .....426 California
S. F. Wool Sorting and Scouring Co.... ..... 117 Geary

WOOLEN MANUFACTURERS.

Sheldeman, B. ..... 2275 Broadway

WRECKERS.

Whitelaw Wrecking Co. ..... 336 Main

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION, 3000 COPIES

Issued from the temporary headquarters of the Association, 508 Merchants' Exchange Building, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, EDITOR.

A PERTINENT SUGGESTION.

A great service can be rendered to the citizens and visitors of San Francisco if the erectors of buildings in the new city, those of whom who are occupying corner positions, will have placed in convenient positions and in legible style, the titles of the street corners on which they stand. The Street Improvement Board are willing to put out some 10,000 street signs, but this number is but a drop in a bucket which urgently needs filling. Signs are needed in prominent positions on every corner, so that they can be freely read. The additional cost to the man or corporation putting up a new building would be infinitesimal. There is no civic regulation in San Francisco as in many other communities that requires owners to display street legends, but in these reconstruction days of pride in our reborn city, the thought may surely be father to the deed.

A strong argument, if any is needed, in favor of immediate and concerted action in street repair, lies in the recent remarks of George Renner, president of the Draymen's Association, in which he calls attention to the handicap opposed to the passage of fire engines through the streets.

The carrying out of the appeal to the Board of Works by the Merchants' Association for the inauguration of a system of crosswalk cleaning, will confer a great boon on the public in replacing former conditions when such work was the duty of the street cleaning contractors.

The point made most strongly is that the entire efforts of sweepers be directed to the crosswalks at street intersections and foot paths from sidewalks to the safety stations and not in an attempt to remove mud from the entire street. The plan submitted by the Association is very complete and it is to be hoped that the suggestion will be carried out in every detail.

The trans-bay ferry traffic is reaching such unmanageable proportions that the Southern Pacific railway is about to build four new ferry boats. The whole bay region is making tremendous strides, and San Francisco is the main office for the business.

THE HARBOR OF MARSEILLES.

Aside from the practical value afforded by the comparison of the plans of Marseilles waterfront with those projected for San Francisco, a lesson, especially timely in view of the question now before the State Legislature, on the proposition of voting an additional issue of bonds for two million dollars for the building of more wharves and establishment of better facilities at our local port, may be learned, or at least studied.

Mr. Skinner, our consul-general at the Mediterranean port, has ably elucidated the methods of the French government in adjusting the cost of public service enterprises. The central or national government, while controlling such works, fixes the cost and provides the funds, to be in part reimbursed later by the municipalities particularly interested. Corporations, municipal and otherwise, are given authority to manage certain docks, generally. In the case of Marseilles, the Chamber of Commerce has acted as the agent of the State, imposing charges for use of storeroom and unloading facilities and applying the money to the interest on their loans and the up-keep of the works. As the business has increased, the rates have diminished. Mr. Skinner, however, remarks that it is improbable that private public service corporations will obtain further concessions. They have apparently been found wanting and probably selfish in administration. The Chamber of Commerce administration seems the most satisfactory.

Marseilles is not the only French port with similar administrative arrangements. The details supplied by Mr. Skinner as to cost, and the map showing the general plans are the more interesting as tidal conditions at Marseilles and San Francisco seem not dissimilar. The European port suffered a setback in 1904 through a strike.

AN OBJECT LESSON.

On February the seventeenth, up to six o'clock in the afternoon, twenty-seven deep sea ships entered the harbor of San Francisco, with two more heavily laden freighters awaiting tugs outside the heads. America, Great Britain, France, and ports of exits widely scattered around the map of the world, were represented in these bottoms. General merchandise, cement, coal oil, nitrates, sugar and over seven and a half million feet of lumber, constituted the cargoes.

The entry, parade is perhaps the better term, of these ships into the harbor, was an inspiring object lesson of the importance of the port. The pith of the suggestion presented lies, though, in the fact that the wharfage capacity of San Francisco was crowded to its limit of capacity and the stevedores were presented with a task for giants in the landing of the cargoes. The two millions asked from the State Legislature for more wharves and better facilities, will not be found an idle investment.

The Harbor Commission on February 21 adopted plans and specifications for the construction of two sections of wharf along the northern portion of the sea-wall, at an estimated cost of $32,000. Bids have been called for.

ANOTHER CAR SUGGESTION.

Complaints, alike from residents and strangers, under the present conditions, are frequently made that the announcements of conductors as to names of streets, can not be heard, owing to the crowded cars, except in the immediate vicinity. Neither can passengers, except those extremely familiar with the neighborhood, acquaint themselves with the names of the streets, signs being usually on one side of the street, only, and sometimes altogether wanting.

It has been suggested to the Review that a box, similar to that used in registering fares, though of different size and shape, be placed at each end of the car interiors. A suitable opening would show the name of the next street in legible characters. A printed roll in the interior of the box, containing the streets along the route, would operate mechanically to the touch of the conductor on a cord or other contrivance.

The work of the conductor would be insignificant, not more than the act of ringing up a fare. The convenience to the passenger, of having the next street name shown at every block, would be great. The cost of installment should not be heavy.

This, coupled with a suggestion already made in these columns, as to plain designations on the cars, should prove a source of great relief to San Francisco citizens.

THE BONDS AND THE BANKS.

The expressed intentions of street improvement clubs of this city to purchase municipal bonds at the price fixed by the Charter, brings pertinently forward the reply of Senator Perkins to the request made him by the Merchants' Association through their Board of Directors, in which the Senator was asked to secure from the Secretary of the Treasury an official statement of the amount of United States money that would be deposited in national banks here against San Francisco bonds, urging that the deposit be made for as long a term as possible. The request was made in order that the unsold municipal bonds might be made immediately available for use in the rebuilding of the city.

In response to Senator Perkins, Mr. Shaw said in effect: **"Let the banks make application for deposits based on the city bonds and furnish information as to their exact market value. The price at which bonds may be purchased is not a factor in such determination, but their exact value in the world's market."**

On December 31, the resources and deposits of the Savings Banks of San Francisco were as follows: Resources, $175,409,224.37; Deposits, $160,965,128.50.

The banquet of the Fillmore Street Improvement Association shows the firm belief of that body in the future of Fillmore Street as a commercial thoroughfare for retail business. Plans submitted for the lighting and general decorating of the street and the question of mutual fire protection, were enthusiastically talked over, and a satisfactory showing made of funds to be forthcoming when the occasion comes.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. II. SAN FRANCISCO, CAL., APRIL, 1907. No. 127.

PRELIMINARY PLANS FOR THE SALT WATER SYSTEM.

Comprehensive Scheme Outlined That Includes Two Fresh Water Reservoirs, Three Salt Water Pumping Stations, a System of Cisterns, Two Fireboats, and an Independent Telephone Line.

The plans for the high pressure auxiliary salt water system, that most important of measures for the safety of the city of San Francisco, are taking definite shape. It will be remembered that the Merchants' Association has taken an active part in the promulgation of this most vital action in the knowledge that its carrying out is a primary factor in the reconstruction of the city.

A preliminary report has been filed with the Board of Works by City Engineer Woodward, after consultation with the secretary of the Merchants' Association and local representatives of insurance companies. Estimates of cost and plans are to be ready within a month and it is to be hoped that a definite course of action be adopted without delay. Mr. Woodward's report is based upon the protection of an area covering about 3,000 acres, and consists, in brief summary, of two fresh water reservoirs, three salt water pumping stations, a number of cisterns to be repaired or dug, an independent telephone system for the use of the fire department and two fireboats.

The plan is sufficiently comprehensive for immediate needs, and, aside from the general feeling of comparative safety that will follow its adoption, should have some effect on the rates of insurance.

Cisterns on Twin Peaks.

The system, as at present outlined, will consist of a network of pipes, two fresh water reservoirs for supplying water under ordinary conditions, three auxiliary salt water pumping stations located on the water front for use in the event of a general conflagration, two fireboats, a number of cisterns located at points of vantage in the residence and business districts, and an independent telephone service for the sole use of the fire department. The two reservoirs, each having a capacity of 5,000,000 gallons, are to be located on Twin Peaks, in the vicinity of the intersection of Twentieth and Stanyan streets. The capacity of these reservoirs will be equal in amount to the continuous delivery of twenty of the city's ordinary steam fire engines for sixteen hours.

Salt Water Pumping Plants.

The salt water pumping plants will be three in number, one having an ultimate capacity of 16,000 gallons a minute situated near the foot of Second street, another of the same capacity near the foot of Van Ness avenue, and the third, of 8,000 gallons a minute, in the neighborhood of the Union Iron Works. All of these plants will be capable of pumping against a pressure of 300 pounds to the square inch. They will be located on foundations of solid rock. Every precaution will be taken to make them earthquake proof as well as fire proof, and they will be so interconnected with pipes laid on solid ground that the destruction of an entire station will not seriously affect the usefulness of such parts of the system as may remain intact.

Two Powerful Fireboats.

In addition, it is proposed to provide at least two fireboats, each having a capacity of 12,000 gallons a minute, against a pressure of 150 pounds to the square inch, or 6,000 gallons a minute against a pressure of 300 pounds to the square inch.

Construction and Repair of Cisterns.

The existing fire cisterns are to be repaired and placed in use and a number of new ones ranging in capacity from 25,000 to 100,000 gallons are to be recommended for immediate construction. These cisterns are to be so located that they will offer a maximum protection to filled-in areas and localities where the distribution system is most liable to injury. Reinforced concrete is to be employed in their construction.

Independent Telephone System.

The telephone system is to be so designed that a fire in any part of the protected district can be observed from at least one call station and the necessary orders regarding the amount of pressure or water needed transmitted to the engineers at the pumping station or the gatemen at the pressure relief tank of 600,000 gallons' capacity to be located in the vicinity of Seventeenth and Ashbury streets.

WHAT THEY ARE DOING IN VALPARAISO SINCE THE DISASTER.

Energetic and Well Planned Expenditure of Millions Is Rapidly Advancing Work of Reconstruction in the South American City.

Valparaiso has recovered from the stunning effects of its calamity with a display of energy and judgment that offsets many preconceived ideas of the manana spirit of the Latin races and serves as a forceful object lesson to our own city. True, the development of graft has not yet become unearthed, if it exists, in the South American city, and their executive forces are not temporarily paralyzed by the discovery of illimitable graft, yet the study of the law recently passed for the reconstruction of Valparaiso may well be read with advantage by all who have the rebuilding of San Francisco at heart.

Mr. A. A. Winslow, the American consul at Valparaiso, writes that the law furnishes a good opportunity for the sale of American building supplies, though it contains nothing relative to the free entry of building materials during the reconstruction period. The law reads:

To repair the damage caused by the earthquake of August 16, 1906, in the city of Valparaiso, to preserve this city from inundations, and to improve its hygienic conditions, the following works shall be executed: 1. To open up in the Almendral district new streets, squares, and avenues, and to close, widen, and rectify the old ones. 2. To level the said district, giving to it the necessary height and fall. 3. To pave the streets and to construct footpaths in the said district. 4. To relay in the same district the gas, water, and drainage piping, and the tram and electric-light parish churches, and other public buildings. 6. To construct culverts and other works necessary to preserve the city from inunda-

tions. 7. To open new streets or to widen and straighten the old ones between the Camino de Cintura and the foot of the hills in the form which best harmonizes with the topography of the ground and with hygienic prescriptions.

The President to Approve.

All the preceding works shall be executed in conformity with the plans and limits which may be approved by the President of the Republic, after hearing the municipality with respect to the works of a municipal character, and the prescriptions of the law of December 6, 1876, shall not be applied to these works.

The ground necessary for the execution of the works named in conformity with the plans which may be approved by the President of the Republic shall be declared of public utility. The expropriation shall be carried into effect in conformity with the prescriptions of the law of June 18, 1857. The maximum of time for initiating the expropriations shall be six months for ground in the level part of the city and two years for the grounds on the hills, in both cases the time to count from the promulgation of this law. The owners of lots adjoining streets that may be suppressed and which by this suppression may be deprived of access to a public thoroughfare shall be entitled to have their property bought by the State, the price to be arranged in the form established in this law for expropriation.

The Question of Expense.

The expenses incurred in carrying out this law shall be defrayed: 1. By the State with funds provided by a loan of $5,353,000 bearing in mind, however, that the sum of $1,460,000 is to be devoted to the repair and construction of public buildings. 2. By the owners, who will pay one-half of the cost of leveling and paving the streets and the construction of footpaths in front of their respective properties, in the form prescribed in law No. 1463, of June 11, 1901; those who prefer not to pay will be entitled to have their property bought at a fair valuation. 3. With the proceeds of the ground expropriated or purchased, which may not be necessary for streets, squares, or public services. These grounds shall be sold by public auction, with the exception of those which may be taken from public thoroughfares and may cover part of the actual properties, which shall be sold to the adjoining owners at a fair valuation made by experts; and, (4), By the municipality of Valparaiso for the balance, if there should be any, and for this purpose it shall contract loans with the guarantee of the property tax, and it is hereby empowered to raise this tax to 5 cents per 1,000 during the existence of these loans. The loans and the increase of the tax must be approved by the President of the Republic only. The increase in the rate of the property tax over and above 3 cents per 1,000 shall be devoted exclusively to the loans which may be raised by virtue of the preceding authorization. The part of the property tax intended for the service of the said loans is hereby declared exempt from attachment.

The Personnel of the Executive.

A commission, composed of the intendent of the Province, the Mayor of the municipality of Valparaiso, and of five more persons to be designated by the President of the Republic, shall have charge of the direction of all the works and of all the acquisitions and expropriations of grounds to be made in fulfillment of the preceding articles, and it shall proceed in conformity with the orders and instructions of the President of the Republic.

The President of the Republic is authorized for the term of two years to contract a loan for $5,353,000, at a rate of interest not to exceed 4½ per cent per annum, and with a cumulative sinking fund of 2 per cent per annum. Until he can dispose of the funds to be obtained from the loans authorized in the preceding section, the President of the Republic is hereby empowered to emit treasury bills to bear interest at 6 per cent per annum, and with a cumulative fund of 4 per cent per annum, to be redeemed at par with the proceeds of the loan. The proceeds of this loan and $1,460,000 of the loan contracted in February, 1906, shall be employed exclusively on the Valparaiso works.

The following commission has been appointed to assist the Governor of the Province and the Mayor of the city in carrying out the law in conjunction with the President: Messrs. Domingo Victor Santa Maria, Alajandro Bertrand, Santiago Lyon, Alejo Barrios, and Francisco Valdes Vergara.

BALTIMORE'S THIRD ANNIVERSARY SHOWS PHENOMENAL PROGRESS.

Calamity of Three Years Ago Has Proven a Blessing in Disguise -- So Say Her Merchants.

It is a little over three years since Baltimore suffered the destruction of the best portion of the business districts. They did not celebrate the anniversary on February 6th in Baltimore; her citizens are too busy carrying on the work of reclamation which will extend for years to come. The statistics of the city's progress, however, must be of peculiar interest to our own citizens, not only for the purpose of comparison but of education.

Business Has Increased.

Business has increased in all lines, this being particularly true in the real estate field. Previous to the fire the realty situation was intensely depressing. Following it, however, the demand for property became so manifest that values began soaring, deals were made at almost fabulous prices, and there has not been any reaction or any indication that there will be one. Today the market is stable and steady, with an ever-increasing demand for investment properties.

While the greater portion of the building in the erstwhile burned district was accomplished within the 18 months immediately following the fire, owing to the necessity of providing for the business of the city, the work has steadily continued and has been particularly active during the past year. The result has been that after the necessary widening of streets and other property acquired by the city to carry out its new plans, of the 958 vacant lots which remained of the devastated area a careful canvass of the district shows that but 164 individual lots remain upon which to build. Of this number of single lots in numerous instances three or four are grouped under one owner who will improve them in their entirety, with one large building. In this manner the actual number of parcels now vacant is actually cut in half.

The number of buildings erected or upon which work has begun within the past twelve months is 46, the general character of these buildings being sound, warehouse structures, many of them of concrete or other fireproof material. Baltimore Street, the chief artery of trade of the city, is practically built solid from end to end of the fire lines, there being but six lots remaining on which to build, and work will be started on buildings on two or more of these within a few weeks.

The wholesale dry goods section is almost built up, the structures being handsome and substantial, while the financial district is likewise almost entirely restored. In every instance, without exception, the new structures are in sharp contrast with those which formerly occupied the sites upon which they stand.

Made Possible New Piers.

The section which today figures largest in the number of vacant lots is that adjacent to the new docks which are now under construction and the reason of this is that property owners are waiting to see the assignments of tenants of the new piers, as on that will depend the type of buildings to be erected.

The fire made possible the immediate construction of a new system of docks and piers on the north side of the basin, it being doubtful if this would have been possible of accomplishment for two or more decades. Previous to the fire these docks and piers were owned by individuals and corporations, but the fire having laid waste the improvements on them the city acquired the land, and is today constructing six piers, which will have a docking capacity almost at the heart of the business district for the largest ocean-going steamships. In this way the city is providing ample facilities for her increasing export and import trade.

Pier No. 1 has a width of 150 feet and the other five will each be 200 feet wide, the length increasing from No. 1, which is 530 feet, to No. 6, which will be 1,400 feet. Down the center of each of the piers will run a street 50 feet wide and on either side of these streets the great warehouses will be built.

THE CLEANSING OF A CITY AND THE COST OF IT.

Lessons to Be Learned From the Experiences of Over Two Hundred Eastern Cities—Machinery Versus Hand Work.

The cleanest cities of America are generally conceded to be, Washington, D. C., Greater New York and Cleveland. Greater New York, though possessing the greatest obstacles to methodical street cleanliness, comes second on the list. With the many important problems before the civic effort of New San Francisco, it seems idle to attempt to discriminate as to that most to be in need of solution.

Health Is Important Consideration.

Yet the cleanliness of our streets seems of primary, imperative importance. It is not only a question of sightliness, of discomfort, of hindrance and danger to traffic, the question of health stands out predominant. The dust from the streets of a city of regular conditions, is, there is no doubt, laden with disease-breeding germs. What dangers San Francisco must face this summer, with its acres of debris, with dust flying free composed of noxious particles that almost defy analysis, but are a constant menace to eye, ear and throat, aside from the spread of contagious diseases. Mr. G. H. Hanna, who has charge of the street cleaning department of Cleveland, which city is generally conceded by officials of other cities and experts in civic conditions to be the cleanest city in America of its size, says:

Flushing the Best Preventive.

"I believe that the reason why Cleveland has much cleaner streets than the average American city is because it has adopted the flushing, or wet, cleaning system. We now have twenty-four flushing wagons and it is altogether likely that more will be added as occasion requires. We find by actual experience that the flushing of streets removes not only the dirt but also the fine dust which ordinarily is blown into buildings.

Saving to Merchandise Stocks.

"The merchants inform us that prior to the adoption of the flushing system they sustained annually a damage of several thousand dollars to their goods. This, however, is of slight importance as compared with the health of the community."

An Expert's Summing Up.

It is interesting to note the conclusions reached by T. Chalkey Hatton, Consulting Engineer of Wilmington, Del., who received replies from a circular letter sent to the mayors of the cities of the United States, east of the Mississippi, having a population of over 20,000.

Of course conditions are widely different. We have no snow, no ice to contend with in California, and the whole situation in San Francisco is extraordinary. Still many of the facts gleaned by Mr. Hatton are well worth a close perusal. In a paper read before the American Society of Municipal Improvements, he says, in part:

"In 133 cities the sweepings were used for filling in low places on outlying streets and private grounds. In 49 cities the sweepings were used as a fertilizer. Of the 115 cities cleaned by both hand and machine by day labor, 72 used the hand labor exclusively by day, by which all paved streets in the business districts were cleaned once a day at least. The residence streets which were paved were cleaned from once a day to three times per week, the machines being used by night only. In 57 cities the two-wheel hand vehicle was used to retain the sweepings temporarily as they are swept up by hand, this vehicle having either a bag or metal barrel, the bag, when full, to be tied up and deposited upon the curb line, to be removed by the horse wagon following the sweeper. In 37 cities the sweepings as they were gathered by the 'white wings' were deposited in the nearest manure pit, and in 20 carts followed the 'white wings,' picking up the bags of sweepings left along the curb and leaving fresh bags for the sweepers. Of the 115 cities which cleaned by both hand and machine, by day labor, 96 sprinkled the streets ahead of the machines, the others apparently allowing the dust to fly. Eight cities cleaned their business sections after closing hours by flushing the streets from the fire hydrants and allowing all the dirt to wash into the sewers through the inlets.

Did Not Know the Cost.

"The cost of sweeping the streets seemed to be known to but few of the officers of the cities who answered the writer's questions. In fact, there were but 22 cities where the officers in charge could tell how much per mile it was costing to sweep the streets, and of these only 13 could tell the relative cost of cleaning by hand and machine, and yet there was expended for this purpose in 1905 millions of dollars, all for surface work of such a character that a good clerk, working on an average of two hours per week for 52 weeks, at a total cost of, say, $50, could have determined what the unit cost of street cleaning was in the average city."

Mr. Hanna, of Cleveland, knew, however. Here are excerpts from his report for the year 1905:

Officers' salaries and office expenses	$ 4,737.96
Rent of barns	555.00
Maintenance of district stations, repair shops and dumps	11,326.03
Cleaning market-places and down-town alleys	12,913.51
Salaries of "white wings" or "blockers"	51,390.95
Machine cleaning and pick-up gangs	82,443.68
Removing snow and ice	11,869.53
Additional machinery, tools, repairs, etc.	16,359.28
	$191,595.94

The average cost of cleaning per square of 10,000 square feet was as follows:

For machine sweepers and pick-up gangs	$0.99
For flushers and pick-up gangs	.47
For "white wings" or "blockers"	.22

No Politics in Cleveland.

It is noteworthy that Mr. Hanna's first step was to eliminate politics from his department. He gave each man to understand that the only way he could retain his position was by doing an honest day's work, for an attempt to use a political pull would call for his immediate discharge.

In no other American city has the value of the elimination of politics from the control and operation of a department been so radical and so favorable.

Machine Versus Hand Work.

But to return to Mr. Hatton:

"The result of the writer's investigation has shown that the cost of sweeping streets by machine averages $7.53 per 10,000 square yards; by hand, $2.45 per 10,000 square yards, and flushing streets, about $3.18 per 10,000 square yards; that the cost per capita per annum for cleaning streets in the cities east of the Mississippi was, in 1904 and 1905, 53 cents, and that the cost in those cities which kept their streets well cleaned was 75 cents per capita per annum, the last named sum being a very reasonable one when it is considered what it secures.

White Wings the Most Economical.

"The writer is of the opinion that the best results, both as to quality and economy, can be secured by cleaning paved streets by a well organized and efficient force of 'white wings,' by which the sweepings are collected and deposited in bags upon the curb lines, to be picked up by carts which haul these sweepings to a compost dump, located as near as possible to the district cleaned, when, after adding some hypophosphate, the farmer is invited to come and haul it away. He believes that the cleaning should be done so frequently that no organic matters should be allowed to remain upon the surface of any streets for more than 12 hours, and in the business streets, where the travel is heavy, the cleaning should be done constantly by 'white wings' having but 2,500 square yards of surface to cover per day per man.

"After the business of the day is over a gang of men should flush the surface of every business street by means of hose attached to fire hydrants, and thus dislodge the fine dust left upon the surface by the hand broom. In the morning the street thus flushed presents a cleaned appearance, free from those harmful dust compounds which induce catarrh and other throat troubles."

NOTICE

The quarters of the

Merchants' Association

are in suite

512 MERCHANTS' EXCHANGE

Special facilities for the meetings of members have been arranged

THE GAIN OF GALVESTON, THE GRAFTLESS.

The Mayor-President of the Southern Port Tells What the Change in the City Government of Galveston Has Done in the Way of Increased Accomplishment and Lessened Expense.

Galveston, under conditions of disaster and graft similar in many ways to those of San Francisco in its civic affairs, has already been the subject of an article in these columns. Too much light on government by commission can not but be pertinent, however, at the present time, and in the following lines, Mayor-President H. A. Landes gives in his own words a brief history of the cause for the change in the city government of Galveston and its effect since it went into operation:

Government by Mayor and Aldermen.

The old plan of our municipal government consisted of Mayor and twelve Aldermen, each of the Aldermen being a representative of the twelve wards in our city, but for five years, beginning in 1890, our City Council consisted of a Mayor and sixteen Aldermen, one from each of the twelve wards and four from the city at large.

Each administration of our city government contained some of our very best citizens, but this class were always in the minority, hence the financial condition of our city kept gradually growing from bad to worse, caused by extravagance, unbusiness-like methods and graft.

Graft Rampant in Galveston.

Our city's current expenses exceeded her receipts each year, and this deficiency was met by the issue and sale of bonds, to the extent that for the period between 1876 and 1897 bonds to the amount of $2,850,000 had been issued, for which the city had received no benefit in the way of public improvements, except a few strips of dilapidated wooden block pavements.

This unfortunate condition of affairs continued to exist until our great calamity in 1900, after which the city of Galveston found herself face to face with financial bankruptcy if she could not revolutionize and place herself upon a business basis, and it was under such forced and unfortunate conditions as then prevailed that a committee of our citizens from the very best legal and business element conceived the idea of city government by commission and at once went actively at work, framing a new charter based upon a commission plan as the leading feature. Application was made to the Legislature, then in session, to annul the old charter and grant the new one as applied for, completely changing the form of our city government, especially in the election of its officers, and the details of its government. This great change was opposed by certain of our citizens, as being an innovation on the established rules of many years' standing, and this opposition was even carried to our State capital and the Legislature asked to defeat the move, but that body was with the people, as they knew and realized our helpless condition, and the bill passed April 19, 1901.

Charter Granted for Commission.

The charter, as granted, placed our city government in the hands of five commissioners, three of whom were to be appointed by the Governor, and two selected by the people. The object of this was to eliminate politics, with all of its kindred evils, from our city government, believing the Governor would appoint only capable, efficient and honest men, and with a majority of that material in the board would certainly insure us a good government, and again good and efficient men would accept appointment, when they would not enter into a political scramble for an office, and to that extent it would be the office seeking the man and man not the office.

Our charter called for one commissioner to be known as Mayor-President, whose duty it was to overlook the city as a whole, and a commissioner each, to be known as Commissioner of Finance and Revenue, Waterworks and Sewerage, Police and Fire and Streets, Public Property and Electric Lights.

With each of these four important branches, or arms, of the city government, efficiently, honestly and economically administered, believed the perplexing problem of municipal government was satisfactorily solved.

Fortunate in Finding Reliable Men.

The next difficulty confronting our citizens was to find five good and reliable men, who each in their own way was particularly adapted to each of the positions to be filled, as a man who would make a good Commissioner of Fire and Police would not make a good one for Finance and Revenue, and so through the whole list.

Our city was very fortunate in finding five men and getting their consent to serve, who were each especially fitted for each of the positions named in the charter. The Governor appointed three from the number selected and remaining two were elected by good majority at the municipal election, and about September 18, 1901, the newly appointed and elected Commissioners took over the city government, the old charter having expired upon the qualification of the new officers, the old board, including Mayor and Aldermen, together with all their appointees and employees ceased their connection with our city government. The city then passed under control of the following officers:

Wm. T. Austin, Mayor-President.

I. H. Kempner, Commissioner of Revenue and Finance.

H. C. Lange, Commissioner of Waterworks and Sewerage.

A. P. Norman, Commissioner of Police and Fire.

V. E. Austin, Commissioner of Streets, Electric Lights and Public Property.

The Commissioner of each department, being held responsible for results in his particular duty, was allowed to name, subject to the approval of the board, all heads of departments and employees. The city government was completed by the appointment and confirmation by the board of the following:

C. F. J. Artz, City Secretary.
J. Z. H. Scott, City Attorney.
T. J. Groce, City Treasurer.
C. W. Trueheart, City Health Physician.
A. Ferrier, City Auditor.
A. Easton, City Assessor and Collector.
C. A. Sias, City Engineer.
M. H. Royston, City Recorder.
A. S. Drewery, Superintendent Waterworks and Sewerage.
J. T. Rowan, Chief of Police Department.
J. H. Garnand, Chief of Fire Department.

In the appointment of the above officers, efficiency and honesty were alone considered; political influence which had heretofore been an important factor in such appointments had lost its effect.

A House Out of Order.

On taking charge, the Commission government found an empty treasury, city without credit, employees paid in scrip, which was subject to a large discount for cash, and floating indebtedness running back for several years. The personnel of the Commission, together with the heads of departments, inspired confidence, and the city was soon put on a cash basis, her credit restored so that it could go in the open market, buy supplies on same terms and prices as our best merchants or wealthiest citizens, and the outstanding scrip was being taken up with our surplus cash as it accumulated in our treasury.

An Unforeseen Emergency.

The result of the Commission form of government met the expectation of its most ardent friends, and was the pride of every patriotic and civic loving citizen. Every detail had worked without any friction or hitch until a drayman was arrested and fined $10 by our Recorder for violating a sanitary ordinance. The case was appealed to the Criminal District Court, upon the ground that our whole city government was unconstitutional, hence the Recorder had no authority whatever to impose a fine, and the ground for such action was that a majority of our Commission being appointive, the citizen was deprived of the right of ballot guaranteed him by the Constitution. The Criminal District Court affirmed the verdict of the Recorder, but the case was again appealed to the Supreme Criminal Court of the State, and to the great astonishment of our people that court, by vote of two to one, pronounced our form of government unconstitutional, on the ground that our citizens had no vioce in the selection of our officers who were administering the government. Later the Supreme Civil Court held that the appointive feature was constitutional. Thus our commission was constitutional in civil matters, but had no police jurisdiction. There was but one thing to be done, and that was to apply to the Legislature, then in session and nearing its close, for a change in our charter, eliminating the appointive feature, which was the weak point as decided by the Supreme Criminal Court. We regretted to give up this feature

of our charter, because we believed that the very best material for our city government could always be had by the appointive clause it contained.

The emergency required quick action, and upon application of our board, joined by our citizens, the seemingly objectionable part of our charter was revoked, the entire elective feature substituted, and in just two days this act was passed by both branches of the State Legislature, signed by the Governor on March 30, 1903, and election for five Commissioners under the new charter was ordered.

Commissioners Consent to Second Term.

Our city was again fortunate in getting the consent of the original five Commissioners to run for their respective offices, and all were elected by handsome majorities, and our city is today under the control of the same five Commissioners and heads of departments, with the exception of Mayor-President Austin, who died in November, 1905; City Attorney Scott, who died in January, 1904, and City Engineer Sias and Secretary Artz, both of whom resigned soon after their appointment to accept other employment. These vacancies for the unexpired terms were each filled as they occurred as provided for in our charter, which also provides that the term of the Commissioners shall be two years, and election to occur on the second Tuesday in May, every two years.

Politicians and Grafters No Longer Apply.

The meetings of the board are held every Thursday evening, at 6 o'clock, and as the utmost harmony prevails, business at these meetings is held and dispatched in same manner as that of a bank or private corporation. The City Hall is conspicuous by the absence of politicians and place hunters, as a simple request in writing from the humblest citizen addressed to the board meets with the same consideration as would the presence in person or by attorney of our most influential citizen.

Thousands Saved on Civic Contracts.

All purchases or contracts amounting to $500 or over are made or awarded on sealed bids, after being duly advertised, and this saves our city thousands of dollars annually. Our cash held for the different sinking funds is let out subject to call, on approved security, to our different moneyed institutions at 3 per cent interest, which is now a source of considerable income.

Our Commissioner of Finance and Revenue at the beginning of each fiscal year estimates the income and receipts of the year, and our board sitting as a whole formulates a budget making disposition of our income, first taking care of fixed expenses, such as interest and sinking fund on our bonds and salaries, and each head of department furnishes an estimate of fixed expenses, and also contemplated permanent improvements in each particular department, care being taken that expenditures do not exceed receipts, and in no case is this budget deviated from. All unexpended balances at end of year revert back to general fund.

Galveston's Municipal Ownership.

Our city owns its water plant and sewerage system, for which they issued special bonds, and the income not only takes care of the interest and sinking fund of these bonds, but pays a revenue to the city. Also owns and operates its electric light plant,

The New San Francisco—Looking E astward Toward the Bay.

for its own use only, and being run in connection with the water works plant, thus saving a considerable cost on lighting the city.

The Commission, since its organization, has paid off in settlement of old claims and made the following permanent improvements:

Outstanding scrip and interest issued by previous administration	$169,924.32
Outstanding judgments paid and canceled	21,086.49
Permanent improvement, paving, rock, shelling streets, drainage, etc.	279,638.75
Permanent improvement waterworks, fire department, Jno. Sealy Hospital, City Hall, etc.	124,040.33
	$594,689.89

Government On a Cash Basis.

Besides defraying the fixed expenses of the city government on a cash basis, even to paying its laborers weekly in cash, and without borrowing one dollar, issuing bonds or increasing the rate of taxation, although our taxable values were reduced 25 per cent by the calamity of 1900, the above sum of $594,689.89 was saved and paid out of the general revenues after the fixed running expenses had been paid.

The Building of the Seawall.

While our city administration has accomplished much and it is attributable perhaps to our change in form of government, the reform and beneficial changes in our county government have been phenomenal, and this has been accomplished under the old system, which is the same as in every county in the State. Our people were again fortunate in getting good men to serve as Commissioners, men who were honest and capable, who at once set to work putting our county's affairs on a business basis. They stopped the leaks, they inaugurated system and method, displacing chaos and confusion, soon getting every fund upon its proper and cash basis. Nor is this all, with the aid and consent of the taxpayer and other friends of our city, financed and built our splendid seawall, paid for it in cash as it progressed. And that was one public contract involving one and one quarter million dollars, in which there was not one nickle in rebates, commissions or graft, the people getting an honest return for every dollar paid out. So it would appear that the old form of government is good enough when placed in the hands of efficient, honest and successful men, who will guard the public interest as they would their own.

The details of our grade-raising and filling work are under the supervision of a grade-raising board, consisting of three of our best citizens, who are appointed by the Governor, and this board has entire control of that work, except the financing of same, which is taken care of by our city government, and all payments made upon approval of the Grade-Raising Board. The appointment by the Governor removes these officers from all political or other evil influences, and insures continuance of the work to completion under the original satisfactory management.

The Public School System.

Our public school system is under the supervision and control of a Board of Trustees elected by the people, and all taxes assessed for educational purposes are collected by the city and turned over to our school board for distribution and maintenance of the schools, and in this particular branch of our government we have been very fortunate, for in its councils every objectionable feature which might enter into its management has been entirely eliminated, and harmony and efficiency prevails throughout the system.

Municipal reform must originate with the people, but such movements are generally delayed until forced upon them by excesses and abuses, and whether caused by carelessness, incompetency or graft, the result to the taxpayer is the same.

Every civic administration can have just as good government as a majority of its citizens make an honest and effective effort to have, and this can only be accomplished by each citizen taking an active interest in seeing that none but good and competent men are elected to office.

THOSE WOODEN BUILDINGS.

Association Asks Board to Enforce the Fire Ordinance.

The following is the text of the letter sent to the Board of Works on the important question of enforcement of the ordinance within the fire limits:

Gentlemen: We respectfully call your attention to the grave need of strictly enforcing the fire limit regulations, provided in Section 3, Part II, of Ordinance 31, as follows:

"Section 3. That portion of the City and County of San Francisco within the boundary lines in this section hereinafter set forth shall be known as the fire limits, within which it shall be unlawful to erect or construct frame buildings or to alter, enlarge, repair, add to or build upon any building or buildings except as in this ordinance otherwise provided."

Some of the strong insurance companies are withdrawing from this field, and it is constantly growing more difficult to get sufficient insurance to cover stocks and buildings.

Temporary wooden buildings are being erected from time to time within the fire limits in violation of the law. Any such building is a menace to adjacent buildings, increases the cost and lessens the amount of insurance obtainable on such adjacent buildings, and these conditions discourage owners of adjacent property from erecting high class permanent buildings thereon.

We understand that the Board of Public Works is granting no permits for any wooden buildings within the fire limits. We urge that police officers be instructed to stop the construction of any more such buildings being erected within the fire limits without permits. Yours respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ESTIMATES ON SEWER AND STREET WORK.

City Engineer Woodward Advises Board of Works of City's Needs.

City Engineer Woodward has prepared for the Board of Public Works a detailed statement and estimate of sewer, street and other work necessary to be done for the advancement of the city. He estimates the cost of building and rebuilding an adequate sewer system at $5,000,000 and the restoration of the city's streets at $10,000,000.

The following are among the main items recommended:

Sewers: Channel street, $300,000; main for Sunset, $150,000; for district bounded by Fourth street and Channel, $400,000; storm sewers for Fifth, Sixth and Seventh streets, $310,000; Mission, $125,000; East Potrero intercepting, $220,000; North Beach intercepting, $75,000; San Bruno avenue, $100,000; storm sewers for water front district, $140,000; sewage sewers for above district, $300,000.

Pavements: Fourth, Fifth, Sixth and Seventh streets, $505,000; Golden Gate avenue, $100,000; Market street from Second to Twelfth, $175,000; Montgomery, $65,000; Brannan, $130,000; Folsom, $100,000.

Rolling lift bridge across Channel at Fourth, $15,000; at Sixth, $150,000.

OUR NAVIGABLE RIVERS

A Suggestion for the Provision of Possible Future Floods.

The following resolution, an important one in the face of possible floods, such as have recently swept the Sacramento lands, and in the matter of increased agricultural output, has been adopted by the Board of Directors of the Merchants' Association:

The Board adopted the following resolution regarding the improvement of the rivers of California:

Resolved, That the War Department, having in charge all the navigable rivers of California, be authorized and directed by Congress to make investigations and surveys for the purpose of determining and reporting the cost, practicability and advantages of providing fifteen feet, minimum depth, of water for the San Joaquin river from its mouth to the city of Stockton, and a like depth for the Sacramento river from its mouth to the city of Sacramento, with nine feet from there to the mouth of the Feather river and seven feet up the Feather river to the city of Marysville, the probable influence of such channel improvement in effecting flood relief, and a general outline of any further channel rectification and enlargement essential to the reclamation of the vast area of adjacent lowlands and the river transportation of their increased products.

Recent Additions to the Association Membership.

The following have been elected as regular and associate members of the Merchants' Association:

Regular Members.

Library Bureau, Inc., Office Systems, 860 Mission; S. E. Simonds Co., Manufacturers' Agents, 890 Eddy; Isaac Anderson, Contractor and Builder, Union League Club; C. T. Deane, Oils, Union League Club; E. H. Tryon, Wool Merchant, Monadnock Bldg.; Burr-Paddon Co., Real Estate, 1694 Fillmore; California Baking Co., Bakery, Eddy and Fillmore; S. J. Dean, Hardware, 1196 Market; The Holmes Investment Co., Property Owners, 1045 Monadnock Bldg.; Crocker-Wheeler Co., Electrical Supplies, 208 First; F. P. Jacobs & Bros., Dry and Fancy Goods, 1217 Geary; The San Francisco National Bank, Merchants' Exchange Bldg.; J. B. Cowden, Real Estate, 339 Montgomery; Uptown Branch California Safe Deposit & Trust Co., 1740 Fillmore; Wm. Greer Harrison Co., Real Estate and Insurance, Mutual Savings Bank Bldg.; Henry M. Whitely, Insurance, 518 California; Mabry McMahan, Real Estate, 1217 19th Ave.; W. H. V. Raymond, Educational Institution, 2812 Clay; Arthur H. Briggs, Treasurer Fairmont Hotel, Fairmont Hotel; Pacific Coast Illuminating Co., Gas and Electric Fixtures, 6 O'Farrell; Arthur G. Nason & Co., Insurance, 1931 Sutter; Curran Clark, Real Estate, 2091 Fillmore; Mission Branch California Safe Deposit & Trust Co. Bank, 2572 Mission; C. P. McLeod Company, Inc., Real Estate and Insurance, 2587 Mission; E. C. Williams, Publisher The Mission Times, 15th and Mission; P. C. Hale, Merchant, 6th and Market; Marshal Hale, Merchant, 6th and Market; R. B. Hale, Merchant, 6th and Market; W. W. Van Arsdale, Lumber Dealer, 2401 Scott; John Middleton, Real Estate, 789 Market; W. F. Barnes, Brick Manufacturer, 223 Monadnock; Clegg, Serwe & Prien, Druggists, 528 Third; C. W. Hornick, General Manager S. F. Call; Mayer & Weinshenk, Jewelers, 717 Market; Ivancovich-Trobock & Bergen Co., Commission, 209 Washington; Gustav Brenner, Merchant, 2308 Buchanan; Hidalgo Plantation & Commercial Co., Rubber and Coffee Planters, Monadnock Bldg.; La Zacualpa Rubber Plantation Co., Rubber Growers, 405 Monadnock Bldg.; A. B. Field & Co., Dried Fruits, 114 Battery; American Bonding Co. of Baltimore, Insurance, 787 Market; L. H. McRoskey, 780 Golden Gate Ave.; Holden Deuprey Co., 1665 Mission; Lindholm Furniture Co., Eddy and Van Ness; Tom Dillon, Van Ness and McAllister; Thos. H. Day's Sons, 547 Monadnock Bldg.; H. M. Lichtenstein, 60 Market; Hensley Green Co., 35 Van Ness; The Goldschmidt Thermit Co., 432 Folsom; Mission Branch California Safe Deposit & Trust Co., 2049 Mission; Ferguson-Brenner, 1491 Van Ness; Bowers & Son, McAllister and Van Ness; Schwabacher Bros., 112 California; Edward F. Burns, 815 Eddy; Frank B. Gilbreth, Atlas Bldg.; Leon E. Stanhope, 921 Monadnock Bldg.; Jas. F. McKenna, Third St. Wharf—Hay Wharf; J. H. Newbauer & Co., 430 Fifth; Cartwright Draying Co., 1710 Harrison; The Louvre, Fillmore and Eddy; John Connor, 28 Steiner; Albert J. Pon, 1012 Fillmore; Brown, Wilson & Co., Union Trust Bldg.; Dolliver & Bro., 1226 Turk; F. H. Sherman, care Sherman, Clay & Co., 1635 Van Ness; F. Malloye Co., 1132 Mission; United Studios, 1415 Post; Douglas Young, 2578 California; Bay Development Co., 153 Berry; Keil Estate Co., 1209 Flood Bldg.; C. H. Von der Mehden, 501 Eighth.

Individual Members Elected.

Howard P. Veeder, The Stanislaus Electric Power Co., 909 Kohl Bldg.; Beach Thompson, The Stanislaus Electric Power Co., 909 Kohl Bldg.; Emil Greenebaum, Merchant, 3620 Clay St.

Associate Members.

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Reliable Business Guide to San Francisco

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NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

Chamberlain, J. P., Attorney .....
Felgenbaum, Sanford, Attorney, 2713 Clay
Houghton & Houghton, Attorneys,....
..... 1748 Pine.
Humphrey, W. H., Attorney.....
.....Union League Club
Hutchinson, Jos., Attorney, 1117 Mission
Kelly, D. V.....1453 Oak
Kieruiff, T. C., Attorney.....
.....621 Monadnock Bldg.
Lake, Fred'k B., Attorney.... 2008 Lyon
Levy, Eugene W., Attorney and Notary .....1424 Gough
McCoy, H. J., Sec'y Y. M. C. A.....
..... 1220 Geary
Mann, C. S., M. D.....
.....P O Box 2144, San Francisco
McNab, Gavin, Attorney....1661 Webster
Merchants Mutual Adjusting Agency..
.....Mutual Savings Bank Building
Moore, S. I., Secretary the I. C. Moore Estate Co. .....1914 Devisadero
Montague, H. B., Attorney, 2613 Union
Morrison, Cope & Brobeck, Attorneys
..... 1228 McAllister
Naylor, Chas. E., Attorney... .....
..... 1535 Buchanan
Palmer, Sid. S., Notary Public..332 Bush
Palmer, Brooks, Attorney..1535 Franklin
Peixotto, Edgar D.....Union Trust Bldg.
Regensberger, Martin, M. D....3376 Clay
Son, Chas. A. ..... 2124 Broadway
Smith, Sidney V., Attorney.....
..... Security Savings Bank Bld.
Thomas, Gerstle, Frick & Beedy.....
..... 787 Market
Van Fleet, W. C., Attorney ..2319 Cal.
Vecki, Victor G., Physician and Surgeon .....1408 Geary
Ward, Jas. W., Physician and Surgeon
..... 1380 Sutter
Ware, John H., Notary Public.....
.....307 Monadnock Bldg.
Wolf, E. Myron, Attorney..602 California
Wright, Allen G., Attorney.....
..... Monadnock Bldg.
Wright, George T., Attorney,.....
..... Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, James M.....3400 Washington
Batchelder, Geo. A., Bank Director....
..... 804 Kohl Bldg.
Blair, R. K., printer Geary & Buchanan
Brenner, Gustav .....2308 Buchanan
Briggs, Arthur H. .....
.....Treasurer, Fairmont Hotel
Briggs, H. F., Manager of the Viavi Co.
..... Fairmont Hotel
Carpy, Chas., Bank Director ... .
..... Union Trust Bldg.
Davis, Andrew M., Merchant, Emporium
..... Post & Van Ness
Frink, Geo. K., M. D., Financial Agent
.....Temporarily 2626 Vallejo
Greenebaum, E., Secretary City Warehouse Co. .....3620 Clay
Greenebaum, M., Merchant .....
..... 6th and South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W. .....
.....General Manager, S. F. Call
Huntington, P. C., Manager Monadnock Building ..... Fairmont Hotel
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 22d & Illinois
Landsberger, Julius A....Chronicle Bldg.
Merrill, John F., Merchant ... 3201 Clay
McNicoll, A. J., Elevators .... Stockton,
.....Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director..
..... New York
Martin, A. H., Merchant, The Emporium
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant, 1901 Van Ness
Page, Charles.....2518 Pacific Ave.
Painter, Edgar, J. B. Painter Estate..
..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness
.....1016 Monadnock Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters ..... Ferry Building
Symmes, Frank J., Merchant.....
..... 42 Montgomery
Talbot, W. H., Merchant, foot of Third
Taylor, H. H., Manager Mills Bldg. ...
..... 832 Octavia
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant, 17th & Folsom
Van Arsdale, W. W., Lumber Dealer..
..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co. .....909 Kohl Bldg.
Walker, David F., Bank Director ....
..... 17th & Folsom

Regular Members Classified According to Business.

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 508 MERCHANTS' EXCHANGE, SAN FRANCISCO, and it will be inserted in the next issue.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co.....
.....Monadnock Bldg
Barrow, Wade, Guthrie & Co., ...
..... 517 Market
Crook Audit Co., The .....
.....431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Cal. Society of Certified Public Accountants....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick ....215 Pine
Jones, Caesar, Dickinson Wilmot & Co...
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B. .....489 Golden Gate Ave.
Price Waterhouse & Co. .....
..... 528 Monadnock Bldg.
Ruckstell, John R., Claus Spreckels Bldg
Rowe, C. V.....502 Kohl Bldg.
Young, Douglas .....2578 California

ADDING MACHINES.

Eagan, J. E. ..... 719 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co. ..... 2170 Post

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son .....108 Front

ARCHITECTS.

Barth, Hermann ..... 1813 Pierce
Burnham, D. H. & Co. .....
..... Merchants Exchange
Curlett, Wm. .....
.....1008 Mutual Savings Bank Bldg.
Curtis, John M. .....
Holmes, Edward L.....Chronicle Bldg.
Maggs, Herbert B.....125 Alpine
McDougall Bros. ..... 721 Devisadero
Meyer & O'Brien ..... Midway Bldg
Meyers & Ward.....Kohl Bldg.
Mooser, Wm. and A. M. Milwain ....
..... Union Trust Bldg
Paff, Chas. ..... 1153 O'Farrell
Reid Bros. .....2325 Gough
Shea & Shea ... .
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....37 Fourth

ART GLASS.

California Art Glass B. & C. Wks.....
.....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co.....
.....Mission bet. 4th & 5th
Schussler Bros. ..... 1218 Sutter
Vickery, Atkins & Torrey ..1423 Sutter

ARTESIAN WELL TOOLS.

Edwards, William & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. .....
.....2d, adjoining Wells-Fargo Building

ASBESTOS COVERINGS.

Johns, H. W., Manville Co. ...180 Second

ASSAYING.

Weisshein Bros. ..... 2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co. .....
..... Valencia near 16th
Ordway, W. C. .....6th & King
Spear, E. S. & Co. ..... 24 Fell

AUTOMOBILES.

Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Gulf Bag Co. ... 8 Telegraph, Oakland
Schmidt, Johann ..... 119 Drumm

BAKERIES.

California Baking Co....Eddy & Fillmore
Simpkins & Thorp 131 13th
Young & Swain Baking Co.. 2229 Geary

BANKS & BANKERS.

American National Bank .....
..... Merchants Exchange Bld.
Anglo-California Bank, Ltd.....
..... Pine & Sansome
Anglo-Californian Bank, Ltd. .....
.....Mission Branch, 2049 Mission
Bank of California ..... 422 California
Bank of Italy of San Francisco .....
..... 632 Montgomery
California Safe Deposit & Trust Co.....
..... California and Montgomery
California Safe Deposit & Trust Co....
.....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co....
.....Uptown Branch, 1710 Fillmore
Canadian Bank of Commerce .....
..... 1715 Pacific
Central Trust Company... 42 Montgomery
Citizens' State Bank .....1447 Fillmore
Crocker National Bank of San Francisco ..... Post & Market
Donohoe-Kelly Banking Co., The.....
..... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society....
..... 482 California
Hibernia Savings and Loan Society...
..... McAllister & Jones
Humboldt Savings Bank ....626 Market
International Banking Co.....2045 Sutter
Italian-American Bank, ...
..... Montgomery & Commercial
London, Paris and American Bank...
..... Sansome & Sutter
Market Street Bank, The,....7th & Market
Mechanics' Savings Bank .....
..... 143 Montgomery
Mercantile Trust Company of San Francisco ..... 464 California
Meyer, Daniel .....Pine & Sansome
Mission Bank, The ..16th & Julian Ave.
Mutual Savings Bank of San Francisco
..... 708 Market
National Bank of the Pacific..Call Bldg
Perrine, Geo. M.....115 Hayes
Russo-Chinese Bank ..Union Trust Bldg
Rollins, E. H. & Son ..... Kohl Bldg.
Savings and Loan Society, 101 Montgom'y
San Francisco National Bank .....
.....Merchants' Exchange Bldg.
San Francisco Savings Union.....
..... Montgomery & California
Security Savings Bank, 316 Montgomery
Swiss-American Bank..... 2200 Green
United States National Bank .....
..... Bush & Fillmore
Wells-Fargo-Nevada National Bank of San Francisco ..... Union Trust Bldg
Western National Bank of San Francisco ..... Powell & Market
Yokohama-Specie Bank, 515 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros. ..... 672 7th, Oak.

BAZAARS.

Charlton, E. P. & Co. ..... 1317 Filmore

BEER BOTTLERS.

California Bottling Co.....1255 Harrison
Enterprise Bottling Co. 2745 16th
Fredericksburg Bottling Co., 1610 Ellis
Rapp, John, & Son ...Eighth & Townsend

BELTING- LEATHER.

Cook, H. N. Belting Co. .....315 Howard
Heins, Alex., Belting Co. ..2413 Harrison

BICYCLES.

Christoffer, C. M..... 528 Stanyan
Leavitt, J. W. & Co. . G. G. Ave. & Hyde
Lee, W. E. ..... 504 Stanyan

BILL POSTERS.

Varney & Green, Fifteenth & Julian Ave.

BOILER WORKS.

Eureka Boiler Works..... 57-59 Mission
Keystone Boiler Works .....
..... Cor. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works ..... 121 Howard

BOOK BINDERS.

Hicks-Judd Co., The ..... 270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co..... 714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch..... 6th & Irwin
Elder, Paul ... Van Ness Ave. and Bush
Hanak & Hargens.....426 Fulton
Upham Co., Isaac.....104 Battery
Robertson, A. M.... 1539 Van Ness Ave.
San Francisco News Co. ..... 1711 San Pablo Ave., Oakland
Whitaker & Ray Co. .....141 Grove

BOOTS AND SHOES.
Brockton Shoe Co., The ... 1025 Fillmore
Buckingham & Hecht ..... Valencia and Twenty-sixth
Cahn, Nickelsburg & Co..... Sixth & South
Heim, F. L. ..... 1556 Fillmore
Koenig Shoe Co., The ...1541 Van Ness
Kutz, G. M. Co. ..... 18th & Bryant
Mauzy & Reid Co.....Mission near 2nd
Nolan & George Co. ..... 115 Townsend
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal, Feder Co. ..... Van Ness Ave., nr Sacramento
Rosenthal's, Inc. ....O'Farrell & Fillmore
Sommer & Kaufman.....Fillmore & Post
Sullivan Shoe Co. ..... 1470 Market
United Workingmen's Boot & Shoe Co. ..... 25th & Bartlett
Williams-Marvin Co. ..... 642 Howard
Wolf, H., & Bro. ..... 1778 O'Farrell St.
Young, Geo. H. Inc. ..... 207 Second

BOX FACTORIES.
American Box Factory .....
Korbel Box Factory ..... 2014 Bryant

BREWERIES.
Burnell & Co. ... 1009 Golden Gate Ave.
Hibernia Brewery ..... 1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co. ..... 762 Fulton
Union Brewing & Malting Co..... Eighteenth & Florida
Wunder Brewing Co..... Sixth & Webster, Oakland

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co..... 530 Chestnut
Illinois & Pacific Glass Co..... Fifteenth & Folsom

BRICK MANUFACTURERS.
California Brick & Clay Mfg. Co.....223 Monadnock Bldg.
Patent Brick Co., The, Merrimac Bldg

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co., ... Monadnock Bldg

BROKERS—COFFEE.
Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co., 407 Washington
Heise, Chas. Ed., & Co. ..Custom House
Mayhew, F. E. & Co. ... 536 Washington
Mattoon & Co. ..... 409 Battery
Reed, George W. .....511 Washington
Swayne, Hoyt, & Co.....Battery nr Clay

BROKERS—DRUG.
Clegg, Serwe & Brien.....528 Third

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....Sacramento & Drumm
DuVal, W. M., & Co. .. Monadnock Bldg
Maillard & Schmeidell..... California & Front
Page Bros. .....414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington ..... Parrott Bldg
Barth, J. & Co.....480 California
Girvin & Eyre ..... Merchants' Exchange Bldg.
Goldman, Max ..... 339 Bush
Hopkins, J. P. ..... Kohl Bldg.
Irvine, James ..... 308 Page
Perry, John, Jr. .....
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co. ..... 2023 California
Rehfisch & Hochstadter, 2669 California
Skaller, Geo., & Co. .....
Toplitz, Jos. B. .....339 Bush

BROKERS—TICKET.
Ottinger, A. ..... Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co. ..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn.. ..... 211 Church
Pacific States Savings & Loan Company .....2548 California

BUILDING CONSTRUCTION.
Ferrolite Co. .....Chronicle Bldg.
Gilbreth, Frank B. .....Atlas Bldg.
Holden-Deuprey Co.....1665 Mission
Levy, Oscar S. ..... 2197 Devisadero
Waterhouse and Price ..... 228 Oak

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co. .....

BUTCHERS.
Baccus, R. T..... Haight & Shrader
Bayle-Lacoste & Co.....11th & Market
Clayburgh & George ..... 1810 Bush St.
Decourtieux, A., ..11th and Market Sts.
Finke, Fred H. ..... 10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co. ..... 916 Larkin
Roberts, W. F. ..... 2849 California
Schweitzer, J., & Co. ..... 1412 Bush
Stone & Ecklon Co. .....
Taafe, Wm. Co. ...5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co..... 315-19 Bryant

CAN MANUFACTURERS.
American Can Co..... Kohl Bldg

CANNED GOODS.
Hunt Bros. Co. ..... Haywards, Cal.
Jersey Island Co. .....
.....644 Taylor Ave., Alameda
Spanish American Food Co.....180 Erie

CAPITALISTS.
Bishop, Chas. R. .....
..... University Bank Bldg., Berkeley
Borel, Ant. & Co. ..... Kohl Bldg
Brittan, N. J. ..... Pacific Union Club
Center, John ..... 2828 Sixteenth
Dean, W. E. ..... 318 Kohl Bldg
Denman, James ..... 3808 Clay
Fontana, Mark J. .....1st & Filbert, Oak.
Hopkins, E. W. 735 4th
Levy, H. M. ..... 1302 Post
Moore, A. A., Jr.....15 Second
Phelan, James D. .....Mutual Bank Bldg
Payne, Warren R. ..... 908 Ashbury
Pope, Geo. A...Van Ness & Pacific Aves.
Schmidt, John A.....1101 O'Farrell
Smith, F. M. ..... Albany Block, Oak.
Spreckels, Claus.....Mutual Bank Bldg.
Spring Valley Water Works ..... Sutter & Franklin
Thomas, H. W..... 2023 California
Thompson, R. R., 436 Montgomery Blk.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E. ..... 710 Montgomery
Murray, S. C. .....1225 Fell
Robinson & Gillespie .....2447 Sutter
Gullixson Bros., Inc.....2086 Market

CARPETS.
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co.....1638 Fillmore
Lawenson-Shieley Co., Webster & Haight
Walcom, Geo. Co. ..... 637 Turk
Walter, D. N. & E. Co.....529 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co. .... 911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co.....732 Brannan
Holmes, H. E. & Co.....738 Folsom
Larkins & Co. Guerrero, bet. 14th & 15th
Schindler, H. B. & Co. ..... 172 Spear
Studebaker Bros. Mfg. Co ..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D.....Fell bet Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W. ..... 931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F. ..... 38 Clementina
National Cash Register Co., The..... 1283 Golden Gate Ave.
Pacific Coast Cash Register Co..... .....16 City Hall Sq.

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con..... 1024 Franklin

CENTRAL PARK ASSOCIATION.
McNeill, D. R. ..... 498 Duboce

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co..... 725 Howard

CHARCOAL.
Pacific Guano & Fertilizer Co., The.... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co. .....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....310 Steiner
Weule, Louis Company ..... 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co. .....
...Golden Gate Ave. and Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben .....15 Powell
Blaskower, M., & Co. ..... 1117 Van Ness Ave.
Cahen, Sig. ..... Van Ness Ave. & Bush
Ehrman Bros. & Co.....134 Front
Gunst, M. A., & Co.....1214 Eddy
Heyneman, Herman ..... Franklin & Ninth, Oakland
Judell, H. L. & Co. ..... 1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co. ..... 307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S. .....1623 O'Farrell
Plagemann, H., & Co. .....403 Golden Gate Ave
Rinaldo Bros. Co. .....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co. 827 Broadway, Oakland

CIRCULAR DISTRIBUTORS.
Well, Wm. M..... 221 Fell

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....Van Ness and California
Davidson, D. M., & Co. ..... Van Ness Ave. nr O'Farrell
Gebhardt, C. & Co....917 Van Ness Ave.
Golden Gate Cloak & Suit House..... McAllister & Fillmore
Livingston & Co. .....
Ransohoff, L. .....1655 Van Ness Ave.

CLOTHING DEALERS.
Alexander & Danziger ..... 933 Post
Atkins, Robert S.....1110 Van Ness Ave.
Brown Bros. & Co..950-52 Van Ness Ave.
Carroll & Tilton Co. ..... 1440 Fillmore
Frank Bros. ..... 1356 Fillmore
Gildea, J. J. & Co..Grant Ave. & Market
Hastings Clothing Co. ..... Van Ness & Pine
Hirsch Bros. ..... 2009 Fillmore
Hoffman, Rothchild & Co. .....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple .... Sutter & Fillmore
Lilienfeld, Alfred, & Co..... 1895 Sutter
Mandel, Weiner & Co. ..... 39 South
Moss's Inc. ..... 1712 Steiner
Neustadter Bros. ..... 115 Hayes
Pauson & Co. ..... Van Ness & Post
Raphael's Inc ..... Fillmore & Geary
Roos Bros. ..... O'Farrell & Fillmore Sts.
Straus, Louis ..... 32 W. El Dorado

COAL DEALERS.
Allen, Charles R. ... Foot of Broadway
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C. .....S. E. cor. Second & Townsend
Easton Coal Co. ..... 131 Folsom
Fritsch, Geo. ..... 110 East
Greenberg, A. H. ..... 1409 Ellis
Lewald, Sanford G., Co. .....O'Farrell bet. Scott & Devisadero
Morton, Thomas .....500 Eddy
Oregon Coal & Navigation Co. ..... Foot of Webster, Oakland
Peabody, E., & Co .....
Rosenfeld's Sons, John...809 Montgomery
San Francisco & San Joaquin Coal Co... .....310 Montgomery Block
Stafford, W. G., & Co. ..... 214 East
Western Fuel Co. ..... 340 Stewart

CODFISH DEALERS.
Alaska Codfish Co., Sacramento & Davis
Atlantic Fish Co. ..... 423 Front
Union Fish Co. ..... Hathaway's Dock, foot of Spear

COLLECTORS.
Curtin, D. A. ..... 323 Monadnock Bldg

COMMISSION MERCHANTS.
Allison, D. E. & Co. ..... 134 Washington
Armsby, J. K. & Co. .....Howard and New Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co., ...388 Davis
Bodwell Produce Co. .....
Bodwell Produce Co.....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co. ..... 303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse.. .....2d & Townsend
Campodonico & Burns ....Drumm & Washington
Chauche & Bon ...622 22d St., Oakland
Collins, Thos W. & Co. ..... 334 Larkin
Cutter, E. B. Co. .. Merchants Exchange
Dairymen's Union . Davis & Sacramento
Eveleth-Nash Co. .....422 Front
De Martini, John & Co....1503 Fillmore
De Pue, Edgar J.....324 Montgomery
Detels, M. P. ..... 11 Front
Dodge, Sweeney Co. .....5-6 Hathaway's Wharf
Duffy, J. J. Co. ..... Davis near Clay
Dunbar, H. F. ..... 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini ....108-110 Washington
Getz Bros. & Co. .Davis and Sacramento
Gould, C. W. & Co. ..... 58 Pine
Gray & Barbieri .....
Greenway, Edw. M. ..... Kohl Bldg
Griffith-Durney & Co. ..... 208 Battery
Growers' Co-operative Agency ..... 436 Front
Guggenhime & Co..Davis & Sacramento
Haight, Fred B. & Co. ..... 44 Clay
Hammer & Co. ..... 230 Clay
Hartter, L. Co. ..... 314 Davis
Hilmer, Fred L. Co. ..... 26 Clay
Howard and McDonald ..... Foot of Greenwich
Hulme & Hart.....
Hume, R. D. & Co. .....110 Battery
Hyman, Jos. ..... Kohl Bldg.
Ivancovich-Troback & Bergen Co..... 209 Washington
Jacobs & Malcolm ... . Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co. ..... 225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son ..... 108 Front
Leist, C. J. & Co.....2835 Washington
Lercari, C. J. & Co. .....128 Washington
Loaiza, W. & Co. ..... Pacific & Montgomery
Levy, A. & J. Zentner Co. .....Davis and Washington
Lundy, A. L. Co. ..... 9 Mission
Macpherson & Honrihan .....
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co. ..... 104 Clay
Mitchell & Goodall....124-8 Washington
Montealegre & Co. .....
Morris Bros. Co. ..... 215 Drumm
Olcese, G. B. & Co.....504 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. ..... 503 Davis
Roussel & Davidson.....19-21 California
Sanford Bros. .....430 Front
Scatena, L. & Co.....104 Washington
Schultz-Hansen Co..... 324 Drumm
Schwartz Bros.....2231 Clay
Sherwood & Sherwood ..... 54 Pine
Sloss & Gerstle ..... Kohl Bldg
Southern Pacific Milling Co. .....R 86—906 Broadway, Oakland
Stencil, J. .....95 Market
Tindal, Geo. W. Co..... .... 1782 Union
Von Husen & Co. ..... 400 Davis
Vanvales, M. D.....513 Eleventh, Oakland
Welch & Co. ..... 502 California
Wetmore Bros. ..... 450 Front
Wolff, Wm. & Co. ..... 248 Mission
Wolff & Davis ..... Drumm & Jackson
Wolf & Sons,.....Drum & Jackson
Wolfen, Max & Co. .....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co. ..... 724 Montgomery
Gruenhagen Bros. ..... California & Van Ness Ave.
Haas, Geo. & Son ..... 1355 Fillmore
Hromada, Adolph Co. ..... Folsom bet. 9th & 10th
Lechten Bros. ..... 1242 Devisadero
Maskey, Frank ..... Kearney nr Market
Rhine, Henry & Co. .....19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Rothschild-Ehrenpfort Co. .....Temporary—525 Seventh, Oakland
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTOR AND BUILDER.
Anderson, Isaac .....Union League Club
Day's Sons, Thos. H. .....547 Monadnock Bldg.
Fahy, Richard .....518 Noe

COOPERS.
California Barrel Co. .....Twenty Second & Illinois
Carl Cooperage Co. .....Boardman & Brannan
Woerner, David, (estate of)..... ..... N. W. Cor. 14th & Harrison
Herbert & Cordes.....379 Seventh

COOPERAGE STOCK.
Richards, J. W. .....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS
California Cotton Mills Co. .....East Oakland

CRACKER MANUFACTURERS
American Biscuit Co. ..... Battery & Broadway
Pacific Coast Biscuit Co. .....38 Steuart

CREDIT BUREAU
Merchants' Credit Assn..... 24 Drumm

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co. ..... 6th & Yuma
Cowen-Heineberg Co. ..... 527 Market
Nathan-Dohrmann Co., Van Ness & Cal.
Schloss Crockery Co.....Folsom & Fifth
Sternheim, S. & Son ...1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co. ..... 23 Market

CURIO STORES.
Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.
De Laval Dairy Supply Co. .....309 Twelfth, Oakland

DEPARTMENT STORES.
Emporium, The. .....Cor. Post & Van Ness Ave.
Prager's ..... Market & Jones

DISPLAY FIXTURES.
Clarke, Sidney A. .....2329 Franklin
Frankel Display Fixture Co. ..... 867 O'Farrell

DOORS AND WINDOWS.
California Door Co. ..... 24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co...926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co. ..... 609 Seventh
Emmons, G. W. ..... Bush & Battery
Farnsworth & Ruggles ..... 109 Davis
McNab & Smith.....215 East
Overland Freight & Transfer Co. ..... 35 Second
..... Foot of Howard
Pierce-Rodolph Storage Co. ..... Eddy & Fillmore
Rode. C. B. & Co.....Jackson St. Wharf
Strauss, K.....713 Golden Gate Ave.
Teele & Co. .....764 Clay
Western Transfer & Storage Co. .....Washington & Davis
Wilson Bros. Co. ..... 14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co.....114 Battery
Griffin & Skelley Co., Franklin & Ellis
Phoenix Packing Co. ..... 118 Davis
Rosenberg Bros. & Co. .....Brannan bet. First & Second

DRUGGISTS.
Ayers, Edw. N. ... Van Ness nr Post
Baer Drug Co.....722 Market
Boericke & Runyon ..... Van Ness Ave. & California
Broemmel, J. G. B.....2501 California
Clinton, Dr. C. A. ..... 21st & Howard
Calegaris, J. ..... Kearny & Pacific
Erlenbach, Martin .....711 Third
Esters, Von Kraken, W. .....Twenty-fifth & Folsom
Fauda, C. O. ..... 303 Montgomery Ave.
Ferry Drug Co.....333 Devisadero
Gates, J. R. & Co., Inc ...113-115 Davis
Grazer's Pharmacy .....501 Third Ave.
Kelly, Frank S.....2229 Union
Lainer, Rd. Drug Co. .....
Langley & Michaels Co. .....South Park Ave. & Second St.
Leipnitz Co., G.....1331 Laguna
Lengfeld's Pharmacy ..... 2500 Fillmore
Owl Drug Co.....Geary & Van Ness
Prior's Pharmacy.....
Redington & Co.....Third & Brannan
Richards & Co. .....Eighteenth & Pennsylvania Ave
Rockstroh, F. E. ..... 1044 Valencia

Rossi, D. P. ..... 1900 Union
Ryan, D. .....2124 Bush
Schmidt, Val .....
.....214 4th Ave., Richmond District
Searby, W. M ..... 499 Gough
Wakelee & Co.....Market & California

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S L.....Radke Bldg.
City of Paris Dry Goods Co.....
..S W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Dinkelspiel, L. & Sons ..... 1509 Gough
Frohman & Priester .....2635 Mission
Graf, J. L. & Co.....359 McAllister
Hale Bros., Inc. ..... Sixth nr Market
Hart, B. & Brother.....
.....405-408 Union Savings Bank
Hickman, Henry ..... 3915 Sacramento
Jacobs, F. P. & Bros.....1217 Geary
Kohlberg, M. S. & Co.....435-7 Turk
Levy, Max ..... 1140 Geary
Lippman Bros .....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co.....
.....Tribune Bldg. Oakland
Nathan, A. .....1500 Stockton
Newman & Levinson.....1707 Octavia
O'Connor, Moffatt & Co. .....
.....Van Ness Ave. and Pine
Samuels, D. Lace House Co. .....
..... Sutter & Van Ness
Schmidt, Ben. J. & Co. ..... 1017 Post
Schmidt, Edwin Val.....
.....California & Fillmore
Schoenholz & Ersbach..2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Silverman, J.....
Strauss, Greenberg & Sachs .....
..... 1241 Van Ness
Strauss, Levi & Co. ..... 6th & South
Thursbacher, B. E.....16th & Folsom
Wand, J. & Co.....1528 Geary
Weill, Raphael & Co.....
..... Van Ness & Pine
Weinstock, Lubin & Co.....
.....Post & Fillmore

DYEING AND CLEANING.

Thomas, The F. Parisian, Dyeing and Cleaning Wks ..... 27 Tenth
Hickman, Henry ..... 3933 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College, 1451 Franklin
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co. .....
..... Ellis near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp.. ..212 First
California Electrical Works.....
.....642 Folsom.
Consumer's Electrical Association.....
..... 917 Webster
Century-Klein Electric Co.....623 Sansome
Crocker-Wheeler Co.....208 First
Electric R. R. & Manufacturers Co....
..... 619 Howard
Farnsworth Electrical Co. .....
.....Davis & Sacramento
General Electric Co., Union Trust Bldg
Hetty Bros. ..... 326 Ellis
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co.
..... 381 Fulton
Westinghouse Electric Co...1843 Fillmore

ELECTRO-PLATERS.

Denniston's S. F. Plating Works .....
..... 1349-51 Mission
Golden West Plating Works....355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co ..... 254 Spear
Otis Elevator Co.....
.....Stockton, North Point & Beach Sts.

EMBROIDERIES AND LACES

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J. .....847 Monadnock Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter

EXPORTERS AND IMPORTERS

American Import Co.....142 Twelfth
Castle Bros.....1444 O'Farrell
Domoto & Co.....318 Brannan
DeFremery, James & Co. .....
.....1305 Adeline, Oak.
Jennings, Rufus P. .....
..... California Bldg, Union Square
Takemura, K. & Co. .....1523 Post
Maldonado & Co.....2020 Buchanan
Vignier, A. & Co. . Broadway & Battery
Wieland Bros., Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Jacquemet, Jos. & Co. .. 22d & Douglas
Shibeley-Mann Co., Inc.....1203 Sutter
Boland, J. B. Co. .....47 Geary

FLOUR MILLS.

Sperry Flour Co. ..... 133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Association.....
Temporary Webster St. Wharf, Oakland

FORWARDING AGENTS.

Earl, D. W. & Co.....2125 Laguna

FRUIT CANNERS.

California Canneries Co. .....
.....18th & Minnesota

FRUITS AND VEGETABLES.

Berta, A. Co. ..... Market & 11th
Marchi, John ..... 2029 Filbert
Olney & Goetting .....1931 Sutter

FURNITURE—HOUSE AND OFFICE

Bateman, Wm. ..... 1913 Bryant
Breuner, John Co...901 Golden Gate Ave.
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co..Bush & Van Ness
Eastern Outfitting Co. ... 1970 Mission
Fredericks, J. Co. ..... 815 Ellis
Friedman, M. & Co.....
.....1058 Washington, Oakland
Fuller, Geo. H. Desk Co. .. 659 Mission
Indianapolis Furniture Co. ....833 Mission
Kragen's .....1141 Market
Kreiss, L. & Sons.....1219 Post
Lindholm Furniture Co. .....
.....Eddy & Van Ness
McCann, Allen & Co. ..... 1357 Post
Moore, Harry J. Furniture Co., 735 Eddy
Newman Bros. Co.....2200 Mission
Pattosien Co. .....
.....S. E. cor. Sixteenth & Mission
Plum, Chas. M. & Co. .....
..... Van Ness Ave. & California
Rucker Desk Co. .... 908 Van Ness Ave
Sloane, W. & J. & Co. .....
.....Sutter and Van Ness
Smith, A. B. Furniture Co. 1135 McAllister
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush
Yawman & Erbe Mfg. Co.....42 Oak

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....
.....Cor. Harrison & Sixteenth

FURS.

Gassner, Louis ..... 1524 Bush
Liebes, H. & Co. ....1440 Van Ness Ave.
Wallace, Robert .... Ellis, near Stockton

FUSE AND MATCH MANUFACTURERS.

Metropolitan Match Co. ..... 42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.....
.....801 Van Ness Ave.
Day, Thos. Co. ..... 725 Mission
Haskins, Arthur R., Inc. .....
.....1301 Broadway, Oakland
Pacific Coast Illuminating Co..6 O'Farrell

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. ..... 531 Howard

GAS GENERATORS.

Reichert, Theo. .....
..... S. E. Cor. Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co.....1168 Jackson

GAS REGULATORS.

Gas Consumer's Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L. ..... 1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Window Glass Co....1122 Market
United States Glass Co. ... 271 Stevenson

GLOVES.

Moss, Geo. A....Van Ness nr. California
Steinberger & Kalisher .....36 Webb

GLUE MANUFACTURERS.

Burd, Wm.....423 Montgomery Block
California Glue Works .....
.....6th Ave. South, Cor. R

GRAIN AND BEAN DEALERS

Barnard & Bunker ..... 204 California

GRAVEL.

Bay Development Co. .....153 Berry

GRANITE AND MARBLE DEALERS

Seregni & Bernieri .....

GRAPHOPHONES AND PHONOGRAPHS

Columbia Phonograph Co., The.....
..... 526 McAllister

GROCERS.

Bibo, Newman & Co. ..... 1248 Sutter
City of Hamburg Co., Inc. ..118 Oregon
Claussen, C. .....771 Capp
Cluff, Wm. Co. .....30 East
De Bernardi, D. & Co. .....15 Pacific
Foster, S. & Co. .....126 Beale
Gaw, H. & Co. .....508 Haight
Getz, M. & Co. .....115 Townsend
Goldberg, Bowen & Co.....
..... Van Ness and Sutter
Granucci Bros. ..... 412 Front
Haas Bros. .....100 California
Hartter, L. Co. ..... 314 Davis
Hellman, Henry .....2805 Mission
Hooper & Jennings.....462 Bryant
Johnson Bros. ... Fillmore & Sacramento
Lennon, John A. .....918 Eddy
Meyer, A. & Co. ..... 136 Steuart
Newbauer, J. H. & Co. .....430 Fifth
Parks Bros. & Co.....372 Fifth
Peters Bros. .....901 Cole
Rathjen Bros.....1810 Laguna
Rothschild, John & Co. .....11 Spear
Smith's Cash Store ..... 16 Steuart
Stulz, Jos. A. ..... 1931 Fillmore
Sussman, Wormser & Co. .....
..... Brannan, bet. 7th & 8th
Tillman & Bendell.....Front & Vallejo
Von Borstel, Otto C. ..... 1101 McAllister
West, Elliott & Gordon....500-504 Hayes
Wellman, Peck & Co. .....311-337 East
Wethered, Wm. Co. .....1967 Sutter

GUNS AND AMMUNITION.

Bekeart, Phil. B. Co. .....
..... 1346 Park St., Alameda
Goicher Bros ..... 513 Market
Shreve & Barber Co. ..... 17 Grant Ave.

HAMMAN BATHS.

Burns, Edw. F. .....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros.....541 Haight
Brittain & Co.....Van Ness & Turk
Brown, Chas. & Son.....1204 Geary
Brown, The Ralph Co..5th and Tehama
California Hardware & Cutlery Co.....
.....812 Van Ness
Crosby, Peet & Moe...555 Van Ness Ave.
Dean, S. J. .....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden.....
.....Eighth & Kansas
Froelich, Christian .. Pacific Union Club
Gregory Hardware Co. .....
..... 519-521 Golden Gate Ave.
Holbrook, Merrill & Stetson.....
.....6th and Townsend
Ils, J. G. & Co. ..... 827 Mission
Jones, Ed.....1182 Market
Marshall-Newell Supply Co., 146 Steuart
Marwedel, C. W. 255 9th
Montague, W. W. & Co. ... Turk & Polk
Pacific Hardware & Steel Co. .....
.....Seventh & Townsend
Palace Hardware Co. ... 456 G. G. Ave.
Philpott, C. H. .....135 Fifth
Pike, A. W. & Co.....3116 Clay
Rosekrans, H. & Co. ..... 511 Sixth
Sage Hardware Co.....1180 Market
Smith, Peter A. ..... 10 Bluxome
Tayler & Spotswood Co. .....
..... 19th & Minnesota
Williams Hardware & Stove Co.....
..... 1525 Market
Vaut, E. D., Hardware Co.....218 Market
Woods, Charles M. .....11 Front
Wright Hardware Co. .....77 Third

HARNESS AND SADDLERY.

Johnson, J. C. Co..Cloyne Court, Berkeley
Liebold Harness Co.....
.....Golden Gate Ave. near Fillmore

HAT MANUFACTURERS.

California Hat Co. ..... 1420 Howard
Triest & Co. ..... 27-37 South

HATTERS.

Dillon, Tom.....Van Ness & McAllister
Fannin & Ehmendorf .... 320 Locust Ave.
Fisher & Co.....2270 Broadway
Herrmann & Co. ..... 1718 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....530 Haight
Meussdorffer, J. C. Sons ... 909 Fillmore

HAY AND GRAIN.

Anspacher Bros. .....1103 O'Farrell
Burke, James .....2857 Folsom
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co. ..... 333 Berry
Scott & Magner.....453 Berry
Somers & Co.....Sixth & Irwin
Vermell, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave.

HOTELS.

Hotel St. Francis.....Geary & Powell
Martin, H. G. .....2062 Sutter
Palace Hotel ..... Post & Leavenworth
Phillips, H. B.....Union Trust Bldg.
Turpin, F. L. .....72 Bartlett
Vonden Mehden, G. H. .....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co. ..... 2973 Folsom

ICE DEALERS.

Consumers Ice Co. .....420 Eighth
Merchants Ice and Cold Storage Co.....
.....Lombard & Sansome
National Ice and Cold Storage Co., The
..... Kansas and Division
Union Ice Co. 735 4th

IMPORTERS.

American Mercantile Co. 628 Montgomery
Cora, A.....540 Washington

INTERIOR DECORATORS.

United Studios .....1415 Post

INSURANCE.

Ahpel, H. C. Co. ..... Union Trust Bldg
Alliance Assurance Co., Ltd...1359 Post
Berthau, Cesar.....
.....Eleventh cor. Clay, Oakland
Boardman & Spencer.....458 Ninth, Oak.
Brown, Edw. & Sons.....108 Front
Christensen, Edwards & Goodwin .....
... Telegraph Ave. & 20th St. Oakland
Commercial Union Assurance Co., Ltd.
..... 1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son.... 1224 Buchanan
Dorn, E. L. ..... 1042 Ellis
Dornin, Geo. D.....Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansome
Gutte & Frank.....2109 Pacific Ave.
Herold, Rudolph, Jr. .....53 Post
Hilmon, John R. & Son.....224 Sansome
Insurance Co. of North America.....
....805 Monadnock Bldg.
Kilgarif & Beaver ..... 903 Eddy
Landers, Wm. J.....
..... S. E. cor. 13th & Harrison
Liverpool & London & Globe Ins Co.....
.....406 Eighth, Oakland
London & Lancashire Fire Insurance Co. .....2101 Van Ness Ave.
Manheim, Dibbern & Co., 217 Sansome
Miller, T. L. ..... 1042 Ellis
Nason, Arthur G.....1931 Sutter
New York Life Ins. Co.....604 Mission
New Zealand Insurance Co. .....
..... 312 California
Northwestern Nat. Fire Ins. Co.....
..... 1155 Franklin
Norwich Union Fire Ins. Society.....
..... 314 California
Pacific Mutual Life Insurance Co., The
..... 903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....
..First National Bank Bldg., Berkeley
Parker, C. M. T. .....
.....1258 26th Ave., Fruitvale, Cal
Perrin, Howard ... 701 Monadnock Bldg
Potter, Edw. E. .....1808 Franklin
Preferred Accident Insurance Co.....
.....Mutual Bank Bldg.
Sperling, Frank.....
Stovel, C. J. ..... 8th & Market
Voss, Conrad & Co. .....
..... 229 Monadnock Bldg.
Wanlorek, M. .....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V. .....122 Sansome
West Coast Life Insurance Co., 1042 Ellis
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

IRON WORKS.

Cal. Iron Yard ..... 417 Kohl Bldg.
Fulton Iron Works..... First & Market
Macauley, H. C. & Co.....
.....Carlton Station, West Berkeley
Moore & Scott Iron Works.....
..... Main and Howard
Morton & Hedley ..... 215 Harrison
Risdon Iron Works .....298 Stuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works...Kearny & Francisco

INVESTMENT SECURITIES.

Brown, Wilson & Co..Union Trust Bldg.

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave.
Solomon, C. Jr...625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro. .....1120 Sutter
Mendelson Bros. ..... 1060 Clay, Oak.

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A. .....909 Van Ness Ave.
Baldwin Jewelry Co. . 1261 Van Ness Ave.
Bohm Bristol Co.....
..... Van Ness Ave. & Sacramento
California Jewelry Co.....
..... Mutual Savings Bank Bldg.
Carrau & Green, ... 1510 Buchanan
Diamond Parlor Jewelry Co.....
.....1129 Fillmore
Eisenberg, A. & Co.....1324 Geary
Elgin National Watch Co.....
..... Mutual Savings Bank Bldg
Glindermann, W. .....1532 Fillmore
Greenzweig, George & Co. 2322 California
Hall, A. I. & Son ..... 717 Market
Hammersmith & Field..801 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Huguenin, Adolph.....
Isaacs, Abe ..... 739 Van Ness Ave.
Judis, Alphonse Company ...704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros. ..... 717 Market
Radke & Co. .. Bush St. & Van Ness Ave.
Schussler, M. & Co. ..... 1517 Bush
Shreve & Co....Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co. .....
..... Van Ness Ave. & California

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co... 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co. .....
..... Van Ness Ave. & California

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
..... California & Van Ness Ave.
Magnin, I. & Co., ...
..... Van Ness & Austin Aves.
Marks Bros.....Eddy & Fillmore
Paragon, The.....
.....Van Ness bet. Geary & Post
Schwartz & Goodman ... 1545 Fillmore

LADIES' TAILORS.

Flamm, G. .....2202 California
Gadner, A. ..... 2378 Pine
Honig, S. ..... 823½ Eddy
Lowenthal & Co.....
Rothschild, M. .....

LAMPS.

Boesch Lamp Co. ..... 1135 Mission
Bauer Lamp and Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry. ... 468 25th, Oakland
La Grande Laundry Co. .....234 12th St.
National Laundry Co.....3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry.....
White Star Laundry .....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. .....
.....1..... 581 Mission

LAW BOOK PUBLISHERS.

Bancroft Whitney Co.....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....3rd Ave & E. 11, Oak.
Kohlberg & Co. ..... 526 Washington

LEATHER AND LEATHER GOODS

Brown & Adams .....116 Clay
Frank, S. H. & Co.....2070 Market
Wagner Leather Co. .....112 Clay
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Co.....
..... 661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....Clay & East
Holmes Lime Co.....1904 Devisadero

LITHOGRAPHERS.

Britton & Rey .....555 Commercial
Galloway Lithograph Co.....
..... 1664 Howard
Roesch, Louis, Co.....Fifteenth & Folsom
Schmidt Lithograph Co.....
..... 5th & Adeline, Oakland
Union Lithograph Co.....711 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J. ..... 316 Fulton
Kelly, Thomas & Sons ... 1534 Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co....Fourth & Channel
Blyth & Trott.....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co. ..... 810 Kohl Bldg.
Dodge, E. J. & Co. ..Lombard St. Wharf
Dolbeer and Carson Co. .....
..... Lumberman's Bldg
Excelsior Redwood Co..Fourth & Channel
Grays Harbor Commercial Co. .....
..... Foot of Third
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mission St. Wharf
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co. ..... 633 Howard
Hooper, C. A. & Co. .....32 Steuart
Hooper, F. P. & J. A. .....
..... Lumberman's Bldg
Howard, E. A. & Co. ..... 20 Howard
Jones, Hugh. Lumber Co.....817 Florida
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co. .....
..... Maritime Bldg., 172 East
Pope & Talbot ..... Foot of Third
Renton, Holmes & Co. ..... 116 Battery
San Francisco Lumber Co. .....
.....Channel St. bet. Fourth &Fifth
Seymour & Elliot ..... 142 Townsend
Sierra Lumber Co. .....
.....476 Thirteenth St., R. 8, Oakland
Simpson Lumber Co. ..... 24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Tacoma Mill Co.....234 California
Truckee Lumber Co. of S. F. .....
.....1216 Flood Bldg.
Union Lumber Co.....Monadnock Bldg.
Van Arsdale-Harris Lumber Co. .....
..... 5th & Brannan
Wendling, G. X.....James Flood Bldg.

MACARONI MANUFACTURERS.

California Italian Paste Co. .....
..... 956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co. ..... 1435 Pine
American Tool Works.....109 Mission
California Hydraulic Engineering Co..
..... 305 Market
California Tool Works ..... 143 Beale
Compressed Air Machinery Co. .....
..... Jessie & Eckert
Cyclops Iron Works ..... 223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co. ..... 109 Fremont
Goldschmidt-Thermit Co., The.....
..... 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone...436 Market
Hall, Robert .....552 Folsom
Henshaw, Bulkley Co. ..... 219 Spear
Meese & Gottfried Co....19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool and Supply Co. ..558 Howard
Pennington, Geo. W. & Sons, Inc.....
.....934 Shotwell
Pierson, Roeding & Co. .....
..... Monadnock Bldg.
Sanitary Devices Manufacturing Co...
.....16th St. and San Bruno Ave.
Schilling, Adam & Sons .....203 Main
Union Iron Works.....Potrero, S. F..
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co., 319 Howard

MANTELS, GRATES AND TILES

Bush & Mallet Co.....3060 Seventeenth
Mangrum & Otter ..... 540 Mission
Rigney, Thos. F. ..... 2564 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Cardinell-Vincent Co. .....
..... 520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The, ...
..... Barker Block, Berkeley
French & Linforth..... .....
.....1116 Broadway, Oakland
Hughson & Merten ..... 318 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Morgan & Allen Co. ..... 717 Market
Robinson Bros.....127 Telegraph Ave, Oak.
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co. .....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co. ..... 122 Utah
Crescent Feather Co. .....
..... Nineteenth & Harrison
Hagemann, H. M. .....1529 Pine
Hoey, John ..... Rhode Island & 8th
Klopstock Bros. ..... 2257 Folsom
McRoskey, L. H.....780 Golden Gate

MEN'S FURNISHING GOODS.

Bullock & Jones.....801 Van Ness Ave.
Cluett, Peabody & Co. .....
..... Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels .....
.....6th & South
Hansen & Elrick ..... 1105 Fillmore
McNamara & Moran.....737 Fourteenth
Rogerson, J. C. .....
Toggery, The..S. E. cor. Van Ness & Ellis
United Shirt & Collar Co. .....

MERCHANT TAILORS.

Craig Bros. ..... 604 Mission
Growall, W. L. Co. .....
..... Mutual Savings Bank Bldg.
Harshall, A. ..... 2053 Sutter
Jacobi Bros. ..... 2123 Fillmore
Lyons, Chas. ..... 1472 Fillmore
Martin Bros. .....
..... Market, bet. Polk & Van Ness
Reid, J & Son.....
...Delbert Blk, Van Ness & O'Farrell
Rhenstrom, C. H. ..... 2415 Fillmore
Valentine, R. ..... 724 Market

METAL WORKS.

Finn, John Metal Works ... 384 Second
Pacific Plating & Metal Works.....
Pacific Metal Works .....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co of Cal.....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy ..... 231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G. ..... 624 Russia Ave.
S. F. Cream Depot ..... 2632 Mission
Standard Milk Co. 3201 16th

MILLINERY.

Butler-Schultz Co. ..... 957 Geary
Hinz & Landt .....975 Geary
Holm & Nathan ..... Bush & Polk
Muller & Raas Co. .....
..... Polk St. bet. Sutter & Bush
New York Millinery, The .....
..... 133 Van Ness Ave.
Spencer & Mitau .... 1140 Van Ness Ave.

MILLWRIGHTS.

Dibert Mfg. Co. .....

MINERAL WATERS.

Cal. Mineral Water Co. .....
..... 310 Walnut, Berkeley
Ring Bros. ..... Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Water Co. .....
..... S. E. cor. 6th & Brannan
Witter Medical Springs Co. .....
..... 563 11th St., Oakland

MINING COMPANIES.

Alaska Treadwell Mining Co. .....
..... 832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T. ..... 832 Octavia
Ralston, W. C. .....511 Market

MINING MACHINERY.

Woodbury, George E.....238 Townsend

MUSTARD MANUFACTURERS

Burr, C. C. & Co. ..... 1426 Filbert

NECKWEAR MANUFACTURERS

California Neckwear Co.....1103 Sutter
Heineman, H. M. ..... 1649 Bush

NEWS DEALERS.

Foster & Orear.....Ferry Bldg.

NOTIONS AND SMOKER'S ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE SYSTEMS.

Library Bureau, Inc. .....860 Mission

OILS.

Deane, C. T.....Union League Club
Porter, W. S. ..... 233 King
Standard Oil Co..1160 Broadway, Oakland

OPTICIANS.

Berteling Optical Co. ..... 1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co. ..1821 Fillmore
Hirsch & Kaiser ..... 1757 Fillmore
Kahn, Geo. H. ... 1232 Van Ness Ave.
Kahn, Henry & Co., 1309 Van Ness Ave.

OYSTER DEALERS.

Darbee & Immel .....1886 Fillmore
Moraghan, The M. B. Oyster Co. .....
..... 380 Brannan
Morgan Oyster Co., The,.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers Assn ..... 74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits, Chas. D. .....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co. .....1816 Market
Clinch, C. G. & Co. ..... 156 King
Fuller, W. P. & Co. ..... 106 Beale
Magner Bros. ..... 419-421 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Howard
Rea, L. A. & Co. .....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons ..... 729 Devisadero
Brace, N. .....459 Valencia
Fraser, John P. .....221 Fell
St. Denis, J. Co. ..... 1457 Ellis
Stein, Your Painter,.....3052 Sacramento
Swan, J. S. .....

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills .....
.....414 Montgomery
Crown-Columbia Pulp & Paper Co....
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Union Bag & Paper Co. .....
.....1059 Franklin, Oakland
Union Pulp & Paper Co. .....

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. .....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. .....
..... 842 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....2476 Howard
California Fig Syrup Co. .... 392 Church
Law, Herbert E. ..... Fairmont Hotel
National Pharmacy Co. .....
..... 957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. .....
..... Turk & Van Ness Ave.
Taber Photo Co. .....
Waters, R. J. & Co .....1946 California
Weidner, Charles ..... 1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. ..... 1221 McAllister

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co. .....
.....1220-1224 Van Ness Ave.
Bowers & Son....McAllister & Van Ness
Curtaz, Benj. & Son ..1615 Van Ness Ave.
Deitemeier Piano Co.....835 Valencia
Eilers Music Co.....1130 Van Ness
Kohler & Chase ... Sutter & Franklin
Mauzy, Byron .....1175 O'Farrell
Pierce, Walter S. & Co. .....
..... 689 Fourteenth
Sherman-Clay Co. .....
..... 1625 Van Ness Ave.

PICKLE MANUFACTURERS.

Fisher Packing Co. .....

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros. ..... 1115 Sutter
Murray Bros. ..... 623 Sacramento
Snook, Wm. & Son .....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co,.....1177-1179 Turk
Wittman, Lyman & Co. ..... 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Barker & Kinney .....
Dalziel-Moller Co. ..... 543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co. ..... 321 Drumm
Buttgenbach, Jos. ..... 565 Bryant
Cudahy Packing Co,.....417 Shotwell
Heineman & Stern ..... 1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co. ...
.... 139 Fifth
Western Meat Co. .....Baden
Wilfert Bros. .....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A. .....Oakland
O'Brien & Spotorno.....1212 Golden Gate
Tiddy, Richard ..... 1119 Post

POWDER WORKS.

Cal. Powder Works .....
..... 2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau .....
..... Kohl Bldg.

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks ..... 611 Harrison
Brunt, Walter N., Co. ..... 391 Jessie
Cubery & Co.....240 Fifth Ave.
Dempster Bros. .....
..... Seventeenth & Rhode Island
Freygang-Leary Co. ..... 1322 Howard
Gilmartin Co., The .....1228 Folsom
Greater San Francisco Printing Co. ..
..... 14 Leavenworth
Monahan, John & Co. ....449 Duboce Ave.
Murdock, C. A. & Co., Inc. 1580 Geary
Mysell-Rollins Bank Note Co.....22 Clay
Nolan Davis Co., The.....1578 Market
Partridge, John ..... 759 Fillmore
Pernau Publishing Co. .....423 Hayes
Phillips & Van Orden Co. .. 1617 Mission
Roberts Printing Co. .....220 Sutter
Spaulding-Graul Co. ..... 912 Howard
Stanley-Taylor Co., The .... 554 Bryant
Torres, Jos. M. ..... 534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co. .....
.....564 E. 12th St., Oakland

PRINTING MACHINERY.

Hadwen Swain Manufacturing Co. .....
..... 92 Seventh

PROPERTY OWNERS.

Andros, Milton ..... 1926 Broadway
Ballard, J. Stow ..... 3303 Clay
Bishop, Thos. B. .....2309 Washington
Crocker Estate Co. ..... 2129 Laguna
D'Evelyn, Dr. Frederick W. .....
.....2103 Clinton Ave., Alameda
Flood, James L. ... James Flood Bldg
Gibbons, Dr. Henry, Jr., 2405 Fillmore
Heller, E. S. ..... Union Trust Bldg
Hewes, D. .....Orange, Cal.
Holmes Investment Co., The.....
.....1045 Monadnock Bldg.
Johnson, M. ..... Ross Valley
Kellogg, Sheldon G. ..... 503 Eddy
Keyes, A. D. .....1022 Monadnock Bldg.
Law, Hartland ..... Fairmont Hotel
Marye, Geo. T., Jr. ..... 345 Haight
McNutt, Dr. W. F. ..... 1800 O'Farrell
Montgomery, D. W. ..... 2419 California
Newbauer, H. W. .....1914 Sacramento
Parrott, John ..... 502 California
Payson, A. H. .....
..... Santa Fe Office, Ferry Bldg
Pillsbury, E. S. ..... Kohl Bldg
Pischel, Kasper, M. D. ..1817 California
Platt, Frank L., D. D. S.....712 Steiner
Quinn, John E. .....1221 Polk
Rosenthal, Dr. C. H. ..... 636 Baker
Runyon, E. W.....515 Monadnock Bldg.
Scheeline, S. C. .....216 Pine
Schussler, H. ..... 1409 Sutter
Shiels Estate Co. ..... 1380 Sutter
Stevens, Martin....1033 Golden Gate Ave.
Tevis, Wm. S.....Bakersfield, Cal.
Wilson, A. W. ..... 2430 Broadway

PUBLIC WEIGHERS.

McKenna, Jas. F.....3rd-St. Wharf

PUBLISHERS.

Commercial News Publishing Co. .....
..... 1330 Pierce
Kuranaga & Co. ..... 1344 Geary
Mitchell, Edw. H. .....3363 Army
Mitchell, J. H..2046 Center St., Berkeley
Williams, E. C.....15th & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works .....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co.....
..... 3116 Washington
Platt Iron Works Co.....Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie
Jackson, Byron Machine Works ....
.....1313 Broadway, Oakland

RATTAN WORKS.

Coulter's Rattan Works ... 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....1209 Sutter
Armstrong-Quatman Co. .....742 Polk
Aronson Realty Co. ..... 2053 Sutter
Bahin, Landry C. Co.....413 Kearny
Baldwin, O. D. & Son .....1109 Post
Baldwin & Howell ..... 318 Kearny
Baldwin & Stetson .....1924 Post
Bancroft, Paul ..... 731 Market
Bew, Geo. E. & Co.....1124 Van Ness Ave.
Boardman Bros. & Co. ... 508 California
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R..California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co., ...1732 Fillmore
Buckingham, A. E. ..... 2808 Jackson
Burnham & Marsh Co. ... 1942 Fillmore
Burr-Paddon Co. .....1694 Fillmore
Bush, David & Son ..... 2007 Sutter
Clark, Curran 091 2Fillmore
Clark, John ..... 1515 Bush
Cline & Duncan .....2217 Mission
Coffey, H. E. ..... 1244 Masonic Ave.
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer .....
..... 573 California
Crim, W. H. & Co. ... Monadnock Bldg.
Dibert & White .....719 Market
Easton, Wendell .....209 Monadnock
Ehrenpfort, Wm. ..... 801 Fillmore
Ferguson-Breuner Co.....1491 Van Ness
Giselman, Wm., 1300 Golden Gate Ave.
Grady, John H. ... 720 Golden Gate Ave.
Grothwell, L. & Co.....520 California
Half Moon Bay Development Co. .....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn,
Inc. .....345 Montgomery
Healy & Gillespie ..... 244 Church
Hendrickson, Wm. & Co. ... 1701 Gough
Hensley-Green Co.....35 Van Ness
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale ..... 2219 Fillmore
Hooker & Lent .....49 Geary
Hooper, E. J. .....
Inverness Land & Water Co. .....
..... 950 Monadnock
Joost Sons & Co.....2016 Sutter
Kane & Co. .....1913 Post
Keil Estate Co.....1209 Flood Bldg.
Langrebe, McNevin & Jones, 1707 Geary
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag ..... 636 Market
Mackenzie & Underhill.....2113 Fillmore
Madison & Burke ..... 2126 Fillmore
Magee, Thos. & Sons .....5 Montgomery
Martin, Walter S. ..... 1860 Webster
Marston, Frank W. ... 2714 Sacramento
McElroy, R. D. .....
..... Mutual Savings Bank Bldg.
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon Bros. & Co.....1256 Sutter
Middleton, John .....789 Market
Mooser & St. Germain.....1354 Polk
McMahon, Mabry .....1217 19th Ave.
Nelson, Johnson & Co. ..... 375 Bush
Oliver, P. B.....104 Montgomery
Polito, John L.....86A Sanchez
Pon, Albert J. .....1012 Fillmore
Realty Syndicate, The .....
..... 1218 Broadway, Oak.
Riandi & Guzzi .....
Rich, A. J. & Co. ..... 2421 Fillmore
Roberts, John W. ..... 220 Sutter
Rucker, Jos. H. & Co.....49 Post
Sachs, Sanford .....1990 Sutter
Sage, O. G. & Co. ..... 1635 Bush
S. F. & Suburban Home Building Society
..... 201 Euclid Ave.
Schroth Co., The .....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J. .....2838 Buchanan
Shainwald, Buckbee & Co. ....1366 Sutter
Skelton, E. W. ..... 2088 Bush
Speck & Co. .....54 Geary
Strassburger, I. & Co. .....484 California
Stine, O. C. .....1515 Bush
S. F. & Suburban Home Bldg. Society
..... S. W. Cor. Euclid & Jordan Aves.
Umbsen, G. H. & Co. .....20 Montgomery
Von Rhein Real Estate Co.....51 Geary
Weck, F. A. Realty Co.... Midway Bldg.
Wehe, A. W. .....777 Eddy
Williams & Surryhne ..... 1209 Sutter
Wolf & Hollman.....920 O'Farrell

REAL ESTATE AND INSURANCE.

Wright & Greene.....332 Bush
Harrison, Wm. Greer Co. .....
.....207 Mutual Savings Bank Bldg.

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works .....
.....First & Howard

RESTAURANTS.

Arfsten, Eicher Co. .....
Bay State Restaurant, Stockton & Market
Bergez, John .....
Besozzi, Louis .....22 Sansome
Blanco, A. B. .....

Christensen, M. A. C. ..... 870 Mission
Galindo, F. B. ..... 1226 Post
Hansen, H. B. .....
Krone, F. W. ..... 911 O'Farrell
Larsen, C. G. ... 17th Ave. bet. M & N
Louvre, The .....Fillmore & Eddy
Nissum, James A. ..... 919 Fillmore
Petersen, Jacob .....9 Market
Pouchan, G. & Co..497 Golden Gate Ave.
Rayn & Karstensen .....
Swain, Frank A. ..... 1111 Post
Tait's ..... 709 Van Ness Ave.
Techau, R. J.....1279 Weber St., Alameda
Techau Tavern Co. ..... 1307 Sutter
Westerfeld, P. & Co..... 1530 Haight
Zinkand, Chas. A. .....

RIGGERS.

Smith & Rice Co. Market & Grant Ave.

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. .....
...Union Savings Bank Bldg., Oakland
Pacific Refining & Roofing Co. .....
.....16th and Mississippi

RUBBER GOODS.

Bowers Rubber Works.....57 Sacramento
Goodyear Rubber Co. .... 573-579 Market
Gorham Rubber Co. .....
.....4th & Washington, Oakland
Winslow, C. R. & Co. .....
..... 2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co. ..... 1543 Pine

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co...
..... Monadnock Bldg.
La Zacualpa Rubber Plantation Co.....
..... 405 Monadnock Bldg.

RUG MANUFACTURERS.

California Rug Co. ..... 3147 Lombard

SAFES.

Freeman, I.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co. .....
..... 1928 Pine
Hermann Safe Co., The ... 120 Folsom
Parcells Safe Co. .....523 Market

SAW WORKS.

Cal. Saw Works.....721 Brannan
Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

SCHOOL FURNITURE & SCHOOL SUPPLIES.

Weber, C. F. & Co.....
.....521-523 Seventeenth St., Oakland

SCHOOL BOOK PUBLISHERS.

Ginn & Co. ..... 1247 Broadway, Oak.

SCOTCH TWEEDS.

Craig Bros...O'Farrell and Van Ness Ave.

SCREEN WORKS.

Quick, John W.....174 Belvedere

SEEDS AND GRAIN.

Bowen, E. J. .....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS

Metson, W. H.....1101 Laguna
Morse, C. C. & Co.....171 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons .....17 Spear
Gladding, McBean & Co.....Eddy & Hyde
Steiger Terra Cotta & Pottery Works,
..... 18th & Division Sts.

SEWING MACHINES.

Cohen's, I. S. Sons .....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E. ..... 1388 Geary
Singer Mfg. Co. ..... 17 Jones
White Sewing Machine Co., 1878 Market
Wilcox & Gibbs ..... 724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co. .....
..... Eighth & Townsend

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave.
Delano Bros. Spear bet. Market & Mission
Shields, Thos. ..... 571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co. .....
..... Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....54 Steuart
Pacific Shipyard & Ways Co., ...
..... Alameda Point, Oakland Creek
Turner, Matthew ..... 209 Steuart
Whelan, Jas. J. ..... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.....
..... 138 Steuart
Josselyn, G. M. & Co. ..... 106 Main
Sellers, T. H. & Co.....20 Sacramento
Weeks-Howe-Emerson Co. ....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California
American Trading Co..Monadnock Bldg.
Balfour, Guthrie Co. ..... 416 Jackson
Dempster & Son ..... 416 Jackson
Gale Bros. ..... 408 Davis
Grace, W. R. & Co..California nr. Kearny
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Merc. Co....213 Sansome
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Montgomery Block
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co. .....
..... 690 Commercial
Newhall, H. M. & Co. 2009 Pacific Ave.
Otis, McAllister & Co. ... 2436 Jackson
Parrott & Co.....204 California
Plummer, Geo. E. & Co. .....54 Stuart
Spreckels, J. D. & Bros. Co.....58 Clay
Williams, Dimond & Co. ..... 426 Cal.

SHIPSMITHS.

Christoffersen & Tway ..... 420 Beale

SHIRT MANUFACTURERS.

Heynemann & Co. ..... Page & Fillmore
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros. .....1226 Turk

SICK ROOM GOODS.

Goodban, F. E. ..... 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 16th
Carlson-Currier Co.,.....408 Polk

SILVERWARE.

Graves, W. E. ..... 1116 Broadway, Oak.

SMOKERS' ARTICLES.

Heininger, C. P. & Co. .....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. ... .
..... 17th nr Rhode Island
Lille, Chas. ..N. W. cor. Bay & Webster
Luhn, Otto & Co. ..... 117 Diamond
Newell & Bros. ..... 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co. .....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. ..... 603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. ..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne .....
.....419 Eleventh St., Oakland
Bonestell, Richardson & Co,.....475 Sixth
Central Stationery & Supply Co.....
..... 1186 Market
Crocker, H. S. Co. ..... 517 Market
Heynemann, Milton & Co. Mission near 4th
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co. .....
..... 42-44 Sutter
Upham, Isaac Co. ..... 17th & Folsom

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works ... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. .....
..... City Wharf, foot of Webster
Capelle, Robert .. Van Ness Ave & Eddy
Cook, Thos. & Son....James Flood Bldg.
Ettore Patrizi & Co. .....
.....23-25 Montgomery Ave.
Fugazi, J. F. ..... 628 Montgomery
Hamburg-American Line.....908 Market
Loveland, H. D. .....1602 O'Farrell
Pacific Coast Steamship Co....Pier No. 9
Pacific Mail Steamship Co. .....
.....James Flood Bldg.
Toyo Kisen Kaisha....James Flood Bldg.
Monticello Steamship Co. .....
..Clay St. Wharf, north end Ferry Bldg.
Northern Commercial Co. .....
...Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental S. S. Co. .....
.....James Flood Bldg.
S. F. Dry Dock Co. ..... Hunters Point
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.1 Montgomery Ave.

STEEL DEALERS AND MANUFACTURERS.

Doble, Abner Co. ....Fremont & Howard
Pike, C. W. Company ..... 9 Mission

STEVEDORES.

Eschen & Minor ..... 8 Mission

STORE AND OFFICE FIXTURES ...

Fink & Schindler Co., The.....218 13th
Simmen, John ..... 1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. .....27 Minna
Steiger & Kerr ..... 18th & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works.....20th & Indiana

SURETY COMPANIES.

American Bonding Co.....4th & Market

SURGICAL INSTRUMENTS.

Walters & Co. .....1608 Steiner

SURVEYING INSTRUMENTS.

Lietz, The A. Co. .....642 Commercial

SYRUPS.

Colonial Maple Sugar & Syrup Co. ...
..... 3460 25th
Long Syrup Refining Co. 8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. .....2258 Bush
Baumgarten, J. & Co.....
.....671 Golden Gate Ave.
Ford, C. W. R. & Co..665 Golden Gate Ave
Reiss Bros. & Co.....1500 Post

TAILOR TO THE TRADE.

Lapp, Henry Tailoring Co....3315 Jackson

TANNERS.

Eagle Tannery....26th & San Bruno Ave
Legallet-Hellwig Tanning Co. .....
..... Sixth Ave. South. South S. F.
Norton Tanning Co. .....310 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co. .....
..... Spear & Mission
Caswell, Geo. W. & Co. .....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co. ... Howard & Spear
Grandjean, Henry ..... 419 Jackson
Guittard & Co., Inc....Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. &Co. ..... 2nd & Folsom
Thierbach, Chas. F. Co. .....111 Front
Tyler, S. H. & Son.....3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co. .....
..... Fell & Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co. .....
.....Clay St. Bulkhead

THEATERS.

Belasco & Meyer. ..... 1712 Sutter
Orpheum Circuit Co. ... 1809 California

TIMBER PRESERVING.

S. F. Timber Preserving Co. 223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....16th & Folsom

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. .....
..... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co. ..... 1321 Octavia
S. F. Towel Co. ..... 707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. ..... 1600 Polk
Sadler & Co. 143-5th

TRANSFER COMPANIES.

People's Express Co. .....116 Stuart
Union Transfer Co. .....Ferry Building
Wells-Fargo Express Co.....
.....Second & Mission

TRUNKS.

Hirschfielder & Meaney ..20th & Florida
Malm, C. A. & Co. .....1215 Sutter
Oppenheimer, James ..... 1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bacon Bros. ..... 2024 Sutter
Bannan's Typewriter Exchange .....
..... 215 California
Bornemann, Geo. C. Co., Inc.....
.... 1407 O'Farrell
Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co. ..... 2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave.
Truman, Chas. H. J. .....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. Mission St. bet. 5th & 6th

UNDERWEAR.

Delmel Linen Mesh System Co.....
..... 1107 Van Ness Ave.

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co.....
.....513 Golden Gate Ave.
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co. .....

VARNISH MANUFACTURERS.

Berry Bros. Ltd. .....568 Howard

VINEGAR MANUFACTURERS.

Consumer's Y. & V. Co. .....690 Grove
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....
... N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. ..... 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. .. 534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son .....1527 Pine
Uhl Bros. ..... 717 Market

WAREHOUSES.

Granger's Business Association .....
..... 1637 Webster
Haslett Warehouse Co., The .....
..... 105 Townsend
Lombard Warehouse Co. Inc. ....204 Cal.
S. F. Warehouse Co.....35 Second
South End Warehouse Co. .....
..... Second & Townsend

WELL BORERS.

Lowe, J. W. ..... 710 Fell

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co. ..... 608 McAllister

WIRE AND WIRE ROPE.

Pacific Steel & Wire Co. .....
..... 1001 22nd Ave. E. Oakland

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co. ..... 2342 Devisadero
Berges, P. B. ..... Pine and Webster
Bibo, Sam & Co. .....1213 Sutter
Bozio, O.....1125 Laguna
Braunschweiger Co. .....Palo Alto
California Wine Assn, Third & Townsend
Cerruti Mercantile Co....435 Washington
Chapman & Wilberforce..628 Montgomery
Chevalier, F. Co. ..... 57 Washington
Crown Distilleries .....19 Minna
Cunningham Distilleries Co. ..312 Battery
French-American Wine Co. .....
..... 1821 Harrison
Gundlach Bundschu Wine Co. .....
.....2020 Pine
Grauerholz, H. J. .....2450 Mission
Herrscher, Jos. Co., Inc..Church & Market
Hildebrandt Posner Co.....2711 Pine
Holtum, Ferdinand ..... 2022 Pine
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony .....
..... Cor. Battery & Greenwich
Jesse Moore Hunt Co. ..... 200 Laurel
Jones, Mundy & Co....Monadnock Bldg.
Kuhls-Schwarke & Co. ..... 710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros. .....1317 Fillmore
Levy, Simon Co. ..... 208 Twelfth
Livingston & Co.....3443 17th
Lubben, John ..... Drumm & Merchant
Lyons, The E. G. & Raas Co. .....
..... 430-434 Bryant
Mann, C. M. & Co.....1873 Mission
Martinoni, E. ..... 714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co. 2499 17th
Meinecke, Chas. & Co. ... 314 Sacramento
Moore-Hunt, The Jesse Co. .....
..... 725 Harrison
Naber, Alfs & Brune ..... 825 Mission
Napa & Sonoma Wine Co. .....112 Tenth
Rathjen Co.....3249 Fillmore
Rheinstrom Bros. .....347 Davis
Rosenblatt Co., The .....
.....1213 Front St., Sacramento, Cal.
Ryhner, Chas. .....
..... S. W. Cor. Folsom & Army Sts.
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....2121 Folsom
Shultz, Wm. A.....318 Walnut
Shea Bocqueraz & Co. .. 15th & Harrison
Siebe Bros. & Plageman..... 419 Larkin
Spruance-Stanley Co. .....
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Distilling Co. .....
..... 43 Clay
Swiss-American Wine Co. 530 Washington
Van Bergen, N. & Co....806 Ashbury St.
Weniger, P. J. & Co. .....
..... Van Ness Ave. & Ellis
Wetmore, Bowen Co. .....
..... 111 San Pablo Ave. Oakland
Wichman, Lutgen & Co. .....
. Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co. .....
..... 16th & Folsom
Roebling's John A. Sons Co. .....
..... 202 Second
Pacific Steel & Wire Co. .....
..... 1001 22nd Ave. E. Oakland

WOOD DEALERS.

Union Wood & Timber Co.....1230 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The ..... 68 Kansas
Lake & Co., Inc ..... 3d & South Park
Levensen Company ..... 145 Townsend

WOOL.

Koshland, S. Co. .....426 California
S. F. Wool Sorting and Scouring Co....
..... 117 Geary
Tryon, E. H. .....Monadnock Bldg.

WOOLEN MANUFACTURERS.

Sheldeman, B. ..... 2275 Broadway

WRECKERS.

Whitelaw Wrecking Co. ..... 336 Main

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION 2000 COPIES

Issued from the temporary headquarters of the Association, 512 Merchants' Exchange Building, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, EDITOR.

HER RECONSTRUCTION VALPARAISO AND

Though Valparaiso had no Burnham plans to be approved, lauded and later allowed to die of innocuous desuetude, it is worthy of notice that in her reconstruction, now being vigorously prosecuted under a recently adopted law, that fire protection in the opening of new streets, squares and avenues, the closing, widening and rectifying of new ones is a prominent feature of the work to be laid out and that the beauty of the city is to be enhanced by the opening of new streets, the widening or straightening of old ones between the Camino de Cintura, a thoroughfare that, as its name suggests, girdles the city; and the foot of the hills *in the form which best harmonizes with the topography of the ground* and with hygienic prescription.

Good work that. Perhaps easier of accomplishment in Valparaiso on account of difference in municipal regulations and possibly real estate values, but surely it shows a civic unanimity of spirit that can but be praised. Valparaiso is, or was, or will be a beautiful city, with a beautiful harbor, much, on a smaller scale and considering the difference of latitudes, what San Francisco is, or will be, but with her catastrophe four months later than ours, her citizens have planned to execute what San Francisco has but talked of, not merely the reconstruction of their city, but its rebuilding on more beautiful and at the same time more practical lines.

ANENT THE BOND ISSUE.

Talking about the money we need for rehabilitation, the projected new bond issue and the municipal budget; how nicely the whole thing could be settled if the city was in the receipt of moneys which should rightfully have been paid it for franchises. A morning paper of recent date argues thus on the values of the United Railroads franchises in an editorial: "The plant and equipment of the United Railroads can be reconstructed for less than twenty millions. It is capitalized for eighty and pays interest and dividends on fifty. The difference between cost of construction and the sum on which interest and dividends are paid represents the value of the municipal gift to the corporation. Therefore twenty millions is a reasonable sum upon which the United Railroads should pay four per cent interest to the city of San Francisco."

Be this specious figuring or not, we all believe there is something coming to the city for franchises and now seems the pregnant moment for acquiring and utilizing it.

WANTED: A SKIPPER.

The municipal ship the City of San Francisco may be not inaptly compared to a fine merchantman of the old line, her captain and officers turned freebooters, recaptured by king's officers, the captain and chief officer placed in irons and the ship brought back to port, with many a seam started and sadly in need of calking and repair. The under officers have promised to be good, but before the merchantman can once more start on her voyage, there is urgently needed—a skipper.

With the issuance of the budget, the collection of the taxes there must be made some consistent efforts, some program laid down and carried out. We can not, like the City of Galveston, change our charter and appoint a Board of Directors, but the commercial institutions of this city can unofficially act as such. Plans are now being perfected in which the Merchants' Association will do their share. Consolidated effort, however, is what is needed. To drop the simile of the ship, the team is now well broken, but a driver is needed.

WOODEN BUILDINGS MUST GO.

How many of those who are aghast at the heavy rates of insurance in the fire limit district, of those who pause before rebuilding on account of neighboring edifices of flimsy materials, realize that there are 1,200 wooden erections within the fire limits and some yet uncompleted.

There are men going out of business today on account of rates of insurance which seem exorbitant and reduce profits to a minimum; there are merchants who have but half their stock insured on this account, because of these kindling wood structures that have been illegally erected. Not one of them had a permit from the authorities. It is true that Mr. Duffey, over his unofficial signature, gave his permission and that the police on the beat have been tipped not to interfere. BUT NOT ONE OF THEM HAS BEEN LEGALLY ERECTED. They can all come down tomorrow if action is taken. The question of tearing down wholesale all such erections is a grave one, but drastic measures are surely needed where a merchant is being driven out of business by the illegal structures of his neighbors.

In the meantime, Mr. Duffey, like the rest of the crowd, has promised to be good and sin no more. It is all a lovely case of "when the Devil was ill, the devil a saint would be."

The Suggested Reissue.

It has been suggested, and the Merchants' Association, through their attorneys, are still pressing the matter, that the bonds remaining unsold be canceled and a seventy-five-year issue at four or perhaps even five per cent, be placed upon the market. There would be no difficulty in disposing of these. It takes the vote of the people of the city to pass the new bond issue, covering the difference between the seventeen millions and the money already in sight. It is the duty of the merchants of the city, with their influence, to urge this issue. There exists, in some quarters, an absurd idea that a city issuing bonds, shows signs of weakness. To the mercantile mind such a thought seems puerile, such a preventive of civic growth by the lack of courage to borrow capital for advancement seems incomprehensible. Nevertheless it exists among certain classes.

WILL THE DOLLAR SUFFICE?

Everybody is glad to hear that the City Auditor figures that San Francisco need not exceed the dollar limit for this year to carry out the estimates of the municipal budget. These estimates are fairly liberal, though it is apparent that the street repairs will need separate handling.

One million dollars is placed against the restoration of public buildings. That amount will, now that the leaks of the municipal boodlers have been discovered and calked, go farther than ever before. It will pull down the unsightly ruins which we are to illuminate on the night of April the eighteenth, and will replace some structures.

The amount for the Fire Department, $1,031,340, has also been increased from former budgets, but there should be no dissentient voices over that matter.

The Board of Works, with $63,000 for all its expenditures, cannot do much for street rehabilitation after they have got their sewers in order. Our streets could assimilate the whole available sum without difficulty. Already plans are in the air for temporary reconstruction only to last for a year or two years. Estimates on the total cost will soon be in, and then closer judgment can be made as to where we are at.

In the meantime it is to be fervently hoped that the city tax roll comes up to the Assessor's estimates.

LESSONS TO LEARN FROM BALTIMORE

Calamity turned into a blessing, which is what the citizens of Baltimore claim is the present phase of the fire of 1904, was not entirely the fact of the burning. The merchants themselves have had a big hand in the reversal process. The moral effect of the conflagration, it is acknowledged, created a stimulus that made possible many improvements talked of for months, improvements essential to the growth and progress of the city, but retarded by lax legislation and civic indifference.

Here is one noteworthy point, the biggest progress in building came with the first impetus and was accomplished in the first eighteen months. The good citizens of Baltimore were fortunate in being able to rebuild immediately on their former locations and not having to establish a new business district and then gradually return to original stations.

Lesson Number Two is that the necessary widening of streets was planned and carried out.

The blessing was made the greater by the destruction of the docks which are being reconstructed on a new and vastly improved system. In San Francisco we justly deemed it a greater blessing that our transportation facilities were preserved, but a newer, completer harbor system is to the full as necessary for the city as if the fire had demolished our docks.

SAN FRANCISCO
PUBLIC LIBRARY

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

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SAN FRANCISCO'S GREATEST BANQUET.

How the Merchants of San Francisco Convened a Year After the Great Disaster and Discussed the Present and Future of the New San Francisco.

The Fairmont Hotel—East Elevation

The Greatest Banquet of Its Kind.

The Merchants' Association banquet on April 18th was the greatest of its kind ever given in San Francisco. While it was anticipated by the Association's officers that a larger number of members than usual would attend, the applications for tickets not only far exceeded all expectations, but also exceeded the accommodations that could be provided.

The usual number of applications for tickets at previous banquets has been between 400 and 500, and when it was found that the Fairmont could provide 636 seats in its large dining and breakfast rooms when thrown together, it was thought that accommodations could be furnished to all members who would probably attend and that there would also be room for 50 or 75 members' guests. The announcement by the press awakened, however, an unusual interest. Many members expressed their intention of bringing guests, and desired to know whether such guests would be given tickets, as they stated it was embarrassing to invite a guest and later be compelled to notify him that they could not get a ticket.

Demands for Seats Soon Outran the Supply.

Feeling doubtful, on account of the unusual interest manifested in the banquet, whether there would be room for guests, it was finally decided to endeavor to ascertain by an informal inquiry in advance about how many members expected to attend, so that when the official notices of the banquet, with return application cards were sent out to the members, they could, at that time, be told wheth-

er they could or could not bring guests. This was done, the cards stating that it was an informal inquiry and that the official notices would be sent out on April 3rd.

Although only three days' time was allowed for replying, answers were received from 669 firms showing that they would want over 1,300 tickets for themselves without counting any guests.

As this was double the capacity of the banquet room, it was evident that there would not only be no tickets for members' guests, but that the members themselves could not all be accommodated. It was finally decided to have the speaking in the large foyer of the hotel, which would contain 904 chairs, and to hold the banquet simultaneously in the dining-room, banquet-room and the Laurel Court of the hotel, thus providing for 905 guests, which was the greatest number that could be accommodated under the existing conditions. As even this would not accommodate all the members who had expressed intentions of applying for tickets when invitations were issued, it was evident that for the first time the number of tickets to each firm would have to be limited. The Directors were extremely reluctant to limit the number to one ticket to a firm on account of the embarrassment it would cause the members of a firm to decide who should attend, and a careful analysis was therefore made of the replies received to the postal card inquiry. It was found that, while a great many firms wished only one ticket each, a very large number wished two, three, four and even five tickets each. It was finally estimated that by limiting those firms who wished from two to five tickets to not more than two tickets each, probably all of those firms who intended to apply could be furnished with at least that number of tickets. The official invitations were accordingly sent out, with full instructions, on April 3rd, and in order that they might reach all members as near the same time as possible, they were mailed at 4 p. m., with special instructions to the postoffice to have them delivered in all parts of the city on the first delivery the following morning, except those to members across the Bay, which were mailed on April 2nd, so that they might receive them and have time to send back their replies as soon as those in San Francisco. Over 500 replies were received on the following day, April 4th, and by 11 a. m., April 5th, all seats had been sold and all received after that time were placed on the waiting list. Many applications were brought in personally or sent by messenger or Postoffice Special Delivery. Applications kept arriving for several days, until over 1,300 were on file. Under the circumstances, there was only one thing to do, and that was to follow strictly the rule laid down in the official invitation, viz: That tickets would be issued strictly in rotation as applications were received at the office until all seats were sold. This rule was strictly followed. Also, no tickets were sold to any one not a member of the Association, and these were limited to the proprietors or officers of the firms or corporations, and not more than two tickets were sold to any single firm, while many firms applied for and received only one.

Limiting of Tickets a Stern Necessity.

Rule of Rotation Strictly Observed.

Unfortunately, over 100 application cards received too late were dated April 4th, and some of them were mailed as soon as the invitations were received that morning. They should have reached the Association that afternoon or the morning of April 5th. They were not received, however, until the afternoon of April 5th or the morning of April 6th, while all the tickets had been sold by 11 a. m. April 5th. These were, of course, placed at the head of the waiting list and received the benefit of what tickets were canceled. The number of tickets returned, however, was small, and altogether there were about 400 applications unfilled.

Mail Delays Responsible for Many Disappointments.

Special cards were issued free to all members on the waiting list, admitting them to the hotel at 9 p. m. to hear the speaking, and a large number availed themselves of this opportunity.

The enthusiasm and loyalty of the members, as evidenced by the enormous number of applications for tickets, was very gratifying, and the Association regrets exceedingly that a seat at the banquet could not have been provided for every member who wished to attend, and assures the members that everything that could be done to accommodate them without discrimination was done.

Loyalty and Enthusiasm Gratifying.

It would not be, perhaps, too strong an expression to use, if one should say that the banquet was not only the most remarkable dinner held in San Francisco, but, as far as civic affairs are concerned, in the world. As the devastation of San Francisco was the greatest known, far greater than any disasters known to history in the actual destruction of builded areas and paralysis of mercantile affairs, so was the gathering of its merchants on this evening a wonderful demonstration of the spirit of San Francisco. It is a pity that representatives from the big cities of America and the world at large could not have been present at the two banquets, the one held immediately after the disaster, in the ruins of the St. Francis, amid shattered walls and ceilings twisted and tortured by fire, and then, a year later, in the palatial dining room of the Fairmont. At the first meeting—indomitable spirit and determination. At the second, the same spirit, the same determination, with the enthusiasm of men who have put their shoulders to the wheel and feel the vehicle moving from the mire of disaster.

An Object Lesson to the World.

It was a great sight—a great inspiration—and it is to be lamented that our Eastern friends, who still speak of "poor San Francisco," were not able to view the scene. The vast foyer of a grand hotel, marble floored, with mammoth pillars rising to a lofty ceiling, a constantly augmented throng of men, attired in the correctly, conventional evening attire, arriving in carriages and automobiles, men with the faces of those who plan and achieve, with the greeting of good fellowship everywhere strengthened by the common knowledge of much accomplished, and the quiet certainty of more yet to be successfully carried out. The whole meeting tense with the force of nearly a thousand men, live with the magnetism of nearly a thousand personalities of successful individualisms.

A Forceful Gathering.

And then the filing into the big dining-rooms, where the decorations planned by the artists who flourished under Louis Quinze made a setting for these representative men of a nineteenth century republic. The lines of masterful, intellectual faces, the crash of the orchestra into the national anthem, the vital uplift of a thousand men rising as one, and the unrehearsed song of a thousand throats as they joined voices in the pæan. At one long board sat the leaders, the generals of all these captains of industry, and as the crisp words of welcome were spoken, so the enthusiasm waxed until the banquet over, in the pillared foyer, the thrilling, virile verities of the oratory of men who had done as well as spoken, found constant echoes in the minds of their listeners. A wonderful gathering.

The banquet proved excellent and excellently served, and it was a contented gathering that seated themselves in the foyer after dinner. Those unable by force of circumstances to obtain room at the tables joined their fellow merchants as an expectant audience, a notable throng of auditors that inspired the speakers to forceful eloquence. President Symmes, of the Association, was the introducer, the welcomer and the first orator of the evening.

A Notable Audience and a Powerful Oratory.

The Addresses.

PRESIDENT SYMMES BIDS GUESTS AND MEMBERS WELCOME IN A TIMELY SPEECH.

He said:

Gentlemen: The true pioneer of the new San Francisco is the Fillmore Street merchant. He is the man who first established the business of the new city and built it upon the Fillmore Street lines. It is the Fillmore Street merchant to whom we are indebted tonight for the opportunity of illuminating the City Hall dome, and by their courtesy I am permitted to press the button which will produce that illumination. May the light which they have established there to-night illumine all its dark places and prevent any further corruption ever again gaining foothold within its walls. (Applause.)

It is now my privilege to extend your greetings to the honorable guests of the evening—to the distinguished Governor of the State of California, Hon. James N. Gillett (applause); to the Right Reverend, the Episcopal Bishop of the Diocese of California, Wm. F. Nichols (applause); to one of the few trustworthy officials of the City Government, the Hon. District Attorney, William H. Langdon (applause); to the able and peerless assistant to the District Attorney, Francis J. Heney (applause); to the matchless representative of the Secret Service, William J. Burns (applause); to the honored father of this Association, F. W. Dohrmann (applause); to the Vice President of the Merchants' Association of Honolulu, F. W. Waldron (applause); to the official and active heads of our sister commercial bodies, and to the

Greeting to the Honored Guests.

proprietors and managers of the daily press of our city.

And now I welcome you all to the Thirteenth Anniversary of the birth of our Association, and to the first anniversary in the life of the new San Francisco. An eventful year has passed and we meet at a most significant time and place. The old city, happy and prosperous, was swept away; touched by an unkind fate, it fell before the flames of an unparaleled conflagration. Up from its ashes there sprung immediately a temporary city. Better structures were soon started, many are now completed, and the great business activities of the new and greater San Francisco are fully established. In many cases a mighty work has been done. We behold it here—where the Merchants' Association is now privileged to christen this beautiful palace. Its interior has been built entirely anew, and we now dedicate it, practically complete, to its great future, the ministering to the highest comforts of man. Here the citizen of the new city or the stranger within its gates may now secure the highest luxuries of the culinary art—the fatness of an abundant land; here he may rest in bodily comforts such as royalty may not excel, and from this beautiful hilltop he may behold the rays of the morning sun stream forth over a vision of land and sea that challenges the world. Here we behold the modern temple of luxury for man. Upon this same eminence the splendors of the great Cathedral are to follow, and we may therefor well christen to-night this magnificent piece of architecture the **Modern Parthenon** upon the **Acropolis of the new San Francisco.**

The Thirteenth Anniversary of the Association.

Our old city had an interesting history. It was born full of excitement; it had its periodical excitements afterwards, and it has prospered even by adversity.

It was a haphazard and a wayward city, but we loved it well, and with all its faults we were proud of it, for we knew its great capabilities and its magnificent prospects. Located by accident, it was first intended as a way station only to the great mines where men then sought their fortunes. It was for them a welcome landing place from the sea, and a glad embarking place on their return home, a dwelling place for transients and a trading station for miners' supplies. But it prospered and grew, and in time the **train** came, the ship and the car met at its dor, and it was found to be no longer **isolated,** but one of the most conspicuous points on the main highway of the world. But a few years have elapsed since its great future was fully appreciated, since men realized what it deserved, what its great destiny demanded. It was then that the great artist was sent for and great plans were made, that for the coming years we might build to some design and make our improvements directed toward a future convenient and beautiful city. But the great disaster came and the first necessities have been our only thoughts since.

The City That Was Loved.

On that sad morning of the eighteenth of April, 1906, when two hundred and fifty miles of our coast were disturbed by that extraordinary earth convulsion, there immediately followed in our city fifty-two separate fires. With the Fire Department Chief killed, the water mains broken and the fire engines unable to meet the demands, a general conflagration ensued. Three days elapsed before, by the aid of dynamite and the best of human effort, it was brought under control. So costly a bonfire was never before known. Extending three and six-tenths miles in one direction and one and one-half miles in the other, property to the value of five hundred millions of dollars was destroyed and a quarter of a million people were made homeless.

A Costlier Bonfire Than Nero's.

I need not recall to this audience those three awful days. The people were stunned into silence. Household possessions were sacrificed without a murmur. Accumulations of a lifetime were left without an effort to save them, and yet the hoarse scraping of the trunks over the sidewalks and the sight of those who struggled with everything which could be pushed, pulled or wheeled, will never be forgotten. That was a sad and weary army of two hundred thousand people who, westward, like empire, took their way to the unoccupied land.

They had been a careless and extravagant people, who were suddenly called upon to show their sterner stuff. They were equal to the occasion, for the finest traits of human character came then to hand. The blow was so big, the trials so universal, there was no room for complaint; the rich and the poor, the haughty and the humble, the honest man and the knave were alike unhoused. All were brought to one level, all marched in one procession and followed in the same bread line, the recipients of a nation's charity.

The Stuff That Men Are Made Of.

And when the flames were stayed on the twenty-first of April, what was the condition? Every bank but one, all the principal hotels of every class, all the wholesale and most of the retail districts, all building material, all food supplies, Telegraph Hill, Russian Hill and Nob Hill, Tar Flat, Chinatown and the Barbary Coast—all were consumed; the gas, the water and the street car systems were disabled, and every street in the burned district was piled high with debris.

The insurance companies of the world were called upon as never before. Loss claims were filed for $225,000,000, and of this sum $13,650,000 was against two San Francisco companies. One of these companies assessed its stockholders (50 per cent. of whom were residents of San Francisco) **three times its capital.** The other, having 90 per cent. of its capital held in this city, assessed its stockholders **six and three-fourths times its capital.** Such an example of **corporation honor** the world has never before known. No city, no company, has anything like such a record. (Applause.)

The Honor of Insurance Corporations.

The uninsured loss will never be known. Two hundred and fifty million dollars will not cover it.

In a single residence the loss was more than a quarter of a million dollars, and the insurance collected was $6,300.

Within two blocks of where I now stand were residences which had cost more than **five million dollars.** Within them were paintings, statuary and rare works of art which cost far more than the buildings. A careful estimate of the uninsured loss in money value in ten of these residences aggregates $6,950,000.

And who can measure that far greater loss in the destruction of the public and private libraries and the art galleries of the city? In a single half hour two Murillos, two Rousseaus and a Turner, and pictures by Rubens, by Rembrandt and Sir Joshua Reynolds were destroyed. Their destruction was a distinct loss to the world.

Building permits for the new city have been issued to the extent of over $60,000,000. From a building point of view we are rapidly recovering, our progress has been creditable and satisfactory, and no man need fear the future in this direction. (Applause.)

The Labor Commissioner reports a wage payment of a million dollars a week in labor. The bank clearings have never weakened, but have shown an average increase of 10 per cent over the corresponding periods of 1905.

The bank deposits increased $61,430,090.59 from April 14th to December 1st, 1906. There has been no bank failure and not a single important mercantile failure as a result of the fire. The Custom House duties increased from $7,137,000 in 1905 to $9,091,000 in 1906.

The Strength of the Weak.

Our exports in 1906 were over $50,000,000, and our imports in 1906 were $48,000,000, and on a single day twenty-nine deep-water vessels bringing building material and supplies have entered our harbor. The worst of pessimists has never had a thread on which to hang an argument.

The **physical** rebuilding was never for a moment in doubt. In the eager haste to rebuild, one enthusiast brought his material to the still heated ruins, only to behold it go up in a fresh conflagration on the remains of the old.

The good Californian is a good loser. Discouragement is unknown to him. He can make or lose a fortune and be happy in either situation. His first life was to dig his fortune from a mine, go away and spend it and return for another. The Swiftwater Bill and the Scotty of Death Valley are only exaggerated types of the true Californian. He never loses faith in the land which has been good to him. The true San Franciscan is a good Californian and has proved himself equal to any occasion.

A great city has been destroyed. A greater and better city is to come. Shall it be at once? Shall wisdom and common sense prevail and the lines of the more beautiful city be now considered, or shall we build again as before and regret it later?

Much has been said of the Burnham plans. Either those or something approaching them —the New San Francisco plan, if you please —must be our guide. Let us not be misled by the idea that nothing but the absolutely practical must be considered. The day of the temporary city is past. We are now building for the future. The Burnham plans are a sane and sensible scheme a **working** plan for fifty years of what the new San Francisco **ought** to become. They are of intelligent development—to be hung up before us and kept constantly in view. Can we afford to forget them or ignore them and build only for our children

The Burnham Plans.

to tear down, Shall we permit our children to blame us for our neglect or stupidity and impose upon them **all** the burden of the **San Francisco Beautiful?** For surely the Beautiful City is to come; if not in fifty years by our initiation now, then in a hundred years by the work of our descendants, and we shall have neither its enjoyment nor credit and only the severest criticism for the waste and the delay.

Shall we prepare a wise and honest government **now,** or shall we delay that also and permit extravagance, corruption and crime to again develop and control?

Whilst we prospered, we slumbered, and our city fell into the hands of thieves. In profound humiliation and disgrace for themselves and for us, they have confessed it to the world. May heaven pity them!

The greatest crime committed on earth is treason to one's country—the violation of a sacred oath—the defiance of laws men have sworn to defend. For this in time of war men are instantly shot—and yet men have been known to go out with bravery and loyalty to defend their country, ready to offer up their lives for it, and come home and sell their city for fifty dollars.

A greater work than now lies before us never faced a loyal people. So many vital questions never stood before a community. Afflicted by earthquake, swept by fire, pillaged by thieves, disgraced by those who had sworn to protect, the city today cries aloud for the best labors of every loyal son. It offers work for several Grand Juries and Merchants' Associations—for a Street Repair Association and an Outdoor Art League, for every Improvement club, for every commercial organization and for every loyal citizen. It requires the best from all together to redeem and re-establish the dishonored and bleeding city.

The Day of Vital Questions.

Those trying days of April last were **easy work** compared with the long, steady climb which is now before us. Up the long, weary hill of Reform **we must all pull together,** just as we did then out of the first hole. Criminals are yet to be exposed and punished, streets, schools and sewers to be rehabilitated and honest labor and honest capital must unite as friends and loyal citizens to crush out the dishonest wherever they may be and restore the former good name of our city.

A severe earthquake is a serious misfortune; a great conflagration is a sad trial, and each awake the sympathy of the nation, but a corrupt government is at once a crime and a disgrace and brings no sympathy. San Francisco has had to endure these all, and now, rising above them, we behold the dawn of her coming triumph.

Just when it looked the darkest, when our hopes for the new city government were almost gone, when the public officials, thinking they had deceived **the people,** had fully deceived themselves, when extravagance, inefficiency and corruption had reached to their practical limit, the day broke. The one man needed appeared. All that was required was just one **modest** and patriotic, **but determined man,** with sufficient command of funds at his command. Happy is the New San Francisco today for his coming. He is directing one of the greatest battles that has ever been known—a battle for upright and honest government, and he deserves the highest honors of this Association and the gratitude of all the people. (Applause.)

The Breaking of the New Dawn.

The only other efforts to stay the tide of corruption have been made by this Association. We fought off the Civil Service violations, we prevented the payment of illegal salaries, and we prosecuted and convicted the violators of the sacred rights of the ballot box. Two years ago we rejoiced over the good work of another determined man—Fairfax H. Wheelan (applause), and now we hail with fresh thanksgiving and praise the arrival of our present benefactor—Rudolph Spreckels. (Applause.)

The Man of the Hour.

Standing behind the few worthy officials and an excellent Grand Jury, he is purging the city of corruption, regardless of who may be involved in it.

If ever there was a time in the history of a city when honest men were called upon to

Courtesy S. F. Call.

Rudolph Spreckels, the Man of the Hour

stand together, regardless of class, such a time has come to San Francisco now. In those trying days of April last, class distinction quickly melted away before the flames of that great disaster. A common trial made the whole city kin. A common duty will alike call upon us at the next election.

When men of **every rank** have been engaged in the city's corruption—class distinction should surely be forgotten and a new alignment be made only between the right and the wrong.

There is too much real work before the people to permit of foolish bickerings and recriminations now. This is the time for the honest and loyal of every class to join hands in protest at **every wrongdoing** and to work together for the city's good.

It could be done for a single Sunday t clean the streets, and it can be done for a longer period to establish a clean government.

What the Association Stands for.

This Association stands for **"Organized Good Citizenship,"** and no matter what people may say, it is absolutely unprejudiced and unselfish and ready to work with men of any rank to build up and hold up a good name and character for San Francisco. We are the largest representative body. We were organized to help the municipal government. We stand for good things. We were organized, "not for profit," but for the greatest good to the greatest number. No man joins our ranks to secure a private gain, but to help us fulfil a common duty to the city.

The Duty of the Directors.

And seriously impressed with the duty now resting upon every good citizen and upon this Association, your Directors stand ready to take up their portion of the gigantic work of municipal rehabilitation which yet remains undone. Credit must be re-established. Bonds must be marketed, great projects undertaken and money honestly expended. Not only honesty, but the best of human wisdom and discretion will be required.

It may be found wise in order to hasten the work to increase the tax rate, to use the emergency provision of the Charter and exceed the dollar limit. If we recommend this action, we should provide additional watchfulness in the expenditure of the funds.

We wish to again give special care and attention to the **Civil Service department.** We ought to watch every violation of the Charter or the city ordinances and check every infraction.

We now have but one special inspector to watch contracts being carried out on the streets and sewers under the bond issue. We should have a half dozen.

The Sinews of War.

To do all these things, and more yet which is required, we need a larger fund and a larger staff. Confident of your approval and support in this more extended work proposed, we are about to ask you to increase your contributions to provide the necessary "sinews of war." We shall ask all firms and corporations to contribute for the next two years **thirty dollars** a year instead of twelve as now. (Applause.) The dues in the New York Merchants' Association are $50 per year, and they are consequently enabled to cover a much larger field and to till it better.

If the city is to have its own water system, a very careful study is required to wisely provide it. The ultimate supply is undoubtedly the Sierras, but that will require years to complete at best. Here is a plant capable of giving water to half a million people, close at hand. It is a natural and logical **first supply** and should be secured. Negotiations should be undertaken to secure it and **no prejudice** against the corporation should be permitted to interfere with a sane and sensible treatment of this situation. (Applause.) By just and fair dealing, this may be obtained for what it is worth. And inasmuch as this must be our dependence yet for a number of years, proper action should be taken to see

that this private property be cared for and kept in a going condition.

These are but a few of the things which appeal to every man who stops for a moment to think of what his city should do, of what he should do, and of what every association that can help should do. If you do not already fully realize them, I trust that the speakers who are to follow me will surely inform you.

We are favored to-night with the presence of the Governor of the State. We expect much of him. He doubtless will tell us of much he expects of us. May we each perform well our share and only for the common good.

I have the pleasure to present to you the Governor of the State, James N. Gillett. (Applause.)

GOVERNOR GILLETT PRESENTED TO THE ASSEMBLY.

Mr. Toastmaster and Members of the Merchants' Association:

All of California looks with pride to-day upon San Francisco, and marvels at the great work that has been so far accomplished in rebuilding this fair city.

One year ago its foundations were shaken by earthquake, and fire, unrestrained, swept over it, leaving behind a mass of ruins and destroying millions upon millions of property. But there still remained the faith and courage of its citizens, faith in the future of their city and courage to undertake the great task of rebuilding it.

And now, one year having passed, its business men have assembled here to-night to view the work so far done and to plan for the future.

We speak of the New San Francisco. Yes, all the world to-day mentions the New San Francisco. But while we speak of the New San Francisco, there is ever before us the spirit of the old San Francisco, the city we cherish in our memory, that fine city that once charmed the stranger that made him welcome; that city of great hospitality; that city of easy Bohemian life; that city that stood as a monument to the energy and industry of that race of hardy pioneers who founded an empire in this our beloved State, and gave to it for its metropolis old San Francisco, a city possessing their qualities and traits; a city of poetry, of stirring life, of wealth, yet not of aristocracy; a city dear to the hearts of all Californians, and one whose memory can only be cherished and revered. (Applause.) Has old San Francisco passed away? Is it now fleeting from us, or does its spirit, all powerful, remain with us? I believe that it does. You can see it amidst her great and solemn ruins, where her citizens, with courage and energy, undaunted and full of hope, are building large and magnificent structures, which are to adorn her busy streets. You can see it along her water front, where

The Spirit of Old San Francisco.

GOVERNOR GILLETT TALKS ON THE CITY AND THE STATE.

The Duty of San Francisco to California as the Metropolis Which Centers the Wealth of the World.

James N. Gillett, Governor of California

ships are receiving cargoes for the Orient; you can see it in the faces of her business men—yes, you can see it here to-night—faces of hope and confidence, no sign of despair, no look of discouragement, no evidence of failure or a lost cause, but strong faces that speak of courageous hearts, that can do naught but win.

Yes, the old spirit of Old San Francisco is the new spirit of New San Francisco, and as that old spirit in the past, in its quiet way, built old San Francisco to the magnificent city that it was, it will to-day, resting in the bosom of its citizens, inspire them to build upon the ruins of the old a greater, a grander, a more magnificent city—a city such as should guard the Golden Gate and be the metropolis of this Western Empire.

What relation shall this city, this New San Francisco, bear to the State and to the Nation? What place shall it fill in this great country of ours? What duties and responsibilities shall rest upon it? These are the various questions. Yet, while we ask them, there comes back to us the answer from the old, that the new will not fail in its duty.

The City and the State.

To the State the New San Francisco will be the metropolis where the great wealth of its people is centered. It will afford a market for our products. It must be the first in all movements that tend for the betterment and upbuilding of our State. (Applause.) It will take the lead in all enterprises which are launched for the purpose of developing the natural resources of this commonwealth. It will furnish capital and encouragement to those who are felling our forests, prospecting our mines, irrigating and reclaiming our great valleys, and developing power from the rivers that flow from our mountains. San Francisco must do all this, and will do it.

The Leader of Enterprises.

The rest of the State will look to her for this aid; she will wield a great power both in the financial and commercial life of the State, and her influence will be felt everywhere—an influence for good.

But San Francisco owes a duty to the State, other than those mentioned; she owes a political duty; she can shape our political policies, she can decide our elections. San Francisco, if she will, can stand for that which is the highest and best in political life, and inasmuch as she has so many important interests involved, it is her duty to do so. Her business men should not engage all of their time in pursuing those matters of individual interests, but should devote a part of their time to those things which affect the political affairs of the city—San Francisco, the New San Francisco, should be governed by honest officials, men of high character, men that can be trusted with the administration of its affairs, and men who have the confidence, not only of the city, but of the State. (Applause.)

The Shapes of Political Parties.

While San Francisco shall be, and ought to be, the guiding and moving spirit of the State, she also must play an important part in our national life. The nation will always look to San Francisco for help in all matters affecting its interests on the Pacific Ocean. Through the Golden Gate must flow that great stream of commerce which crosses the Pacific and dashes upon the shores of the Orient, a stream ever increasing in volume, ever to be protected and encouraged. Here will always be the greatest port on the Pacific Slope. Here is where the city and State should join hands to make the first harbor in the world. As Governor of this State I propose to do my part. (Applause.) You wanted a good Board of Harbor Commissioners, and I have done my best to give it to you. I believe that San Francisco to-day has as good a Board of Harbor Commissioners as she ever had, and I know that it is the desire of the Board, as it is my desire, to conduct the affairs of the water front along business lines and to inaugurate a plan of improvement which, when completed, will give to your city one of the best and most convenient harbors in the world. (Applause.) It is no longer a dumping ground.

Guardian of the Pacific.

This San Francisco must have to give her the importance which, as a great sea port, she is entitled to, and this much the nation expects of her. Here, in your city, the Government has established the headquarters

on the Pacific Coast of the transport service, and here is the principal depot for the naval stores. Peace on the Pacific means prosperity to our people. To maintain this peace is the future work of our statesmen, and in this work San Francisco can play a most important part. San Francisco will always be the largest city on the Coast, and for that reason will wield an influence throughout the nation. She must therefore represent the best of national life and be right upon all questions affecting the interests of the whole country. That she will do this there can be no doubt, because the patriotism of her people is second to that of no city in our nation. That she will discharge every duty she owes to the State and country we all know, and she will do it loyally, too.

An Influence for Peace and Prosperity.

Yes, the New San Francisco, the San Francisco of the future, will play a most important part in the nation's history. It will be a strong city and a prosperous one; a city in advance of the times; a city that will not only be the pride of the State, but the pride of our nation; a city strong in its citizenship, influential in the commerce of the world, and a great factor in its civilization; a city that has withstood the tremblings of Mother Earth and the devastation of fire, and emerged from both stronger than ever, and with higher purposes and a greater future; a city that has the love of its own citizens and the confidence of the nation.

Such is San Francisco. Such, from the nature of things, it must be, and such its citizens assembled here to-night will make it.

The Balboan Exposition.

And when all these things shall be accomplished; when all the debris shall be removed from your fair city; when officials of high standing will control your affairs; when every vestige of earthquake and fire shall have passed away, the world can come to San Francisco and help us celebrate an exposition that will put St. Louis and Chicago in the shade. (Applause.)

THE PRESIDENT PRESENTS THE DISTRICT ATTORNEY.

President Symmes—The Governor has stated that the new city bore the spirit of the old; and why shouldn't it: it has been "grafted" on. (Laughter and applause.)

We have with us a distinguished city official—an upright and faithful city official, who is much more distinguished now than he has been in the past. The District Attorney of this city is a man deserving of high credit and honor. District Attorneys of other cities have become conspicuous and prominent and have done a great deal toward the reformation of the cities in which they lived. We are very much indebted to William H. Langdon, our District Attorney, and we hope to keep him District Attorney for a long time to come. (Applause.)

ENFORCEMENT OF THE LAW THE DISTRICT ATTORNEY'S DUTY.

Mr. Langdon Tells of the Methods of His Office Work.

Courtesy S. F. Call.

William H. Langdon,
District Attorney of San Francisco

Mr. Toastmaster and Gentlemen of the Merchants' Association:

I bring you a message of hope. It is this: my speech shall be very brief. For reasons of State, as it were, I deem it unwise at this time to enter into a full discussion of matters that might be of great importance, and for the further reason that when I am tempted to make long speeches I am reminded of the fate of a District Attorney in one of our northern counties, who was prosecuting a man charged with burglary. There was no doubt as to the guilt of the defendant, but the District Attorney talked and talked until judge and jury became wearied and impatient. Finally he paused a moment to drink of a glass of water. In an instant the attorney for the defense was on his feet and, in stentorian tones, shouted: "If your Honor please, I object." "Upon what ground do you object, sir?" replied the District Attorney. "I object, if your Honor please, on the ground that it is contrary to the first principles of hydrostatics to run a windmill by water power." (Laughter and applause.) Gentlemen, you need not apply the story.

A Message of Hope.

It has been said that the fundamental principle in our social life is the solution of the difficulties that arise out of the conflict between capital and labor. That is one of the most important problems, but it is not the most fundamental. The most fundamental matter in our life to-day is that the code of right and wrong, the law of justice and fair play, under which these conflicting interests some way live, shall remain inviolate and supreme. (Applause.) It is the duty of the District Attorney to enforce the law. Two years ago when the District Attorney made his speech of acceptance of the nomination for District Attorney, he said then every night during the campaign, "I shall make but one pledge, and that pledge to the people. It is this: The laws are on our statute books; all may know them. I pledge myself to the enforcement of those laws. Good or bad, the representatives of the people have made those laws. It is the single obligation of the District Attorney to enforce them. The law is the public weal, and I, as subject-servant, shall enforce the weal." Upon that simple platform, which every man can understand and upon which every man can be judged, I accept the nomination for District Attorney. (Applause.)

The Law the Public Weal.

Now, gentlemen, if there were any who chose deliberately to misunderstand, the misunderstanding was all on their part. (Applause.) The executive officer of the law department has many duties to perform and many difficulties to overcome. Money and men are necessary to carry on a great public work. Under our municipal government there is no contingent fund connected with the District Attorney's office for the prevention of or the detection of crime, as is the case in New York, St. Louis, and in every important city in the United States. A long distance telephone for a witness must be paid out of the private fund of the District Attorney. There is no fund for detective service. The District Attorney and his assistants in this city must become detectives for the time being if they take the initiative in uncovering any secret crime.

In those days before the fire the condition of the city was almost intolerable. Dives, disorderly houses and gambling joints were running riot. A systematic effort was made to eradicate them step by step, the first evil attacked being the gambling joint. We found there great difficulty. Money was needed, and without funds little progress could be made. At that time some public-spirited citizens offered to the District Attorney a fund of $50,000, to be used by him, without vouchers or without accounting, for the suppression of these evils. A question of ethics then arose: How far should a District Attorney use private funds for the prosecution of public crime? He decided at last that he should make a call upon the public funds, and until those public funds were refused or exhausted he should not see private funds. He thereupon applied to the constituted authorities to set aside a fund of $5,000 to be used for the detection and the prevention of crime, and that fund be placed at the disposal of the District Attorney. The Mayor and the Board of Supervisors not only refused him that money, but went one step farther and refused and applied to appropriate funds for the payment of the salary of one of his deputies, who had been particularly active in the suppression of vice, and that Assistant District Attorney has not received one cent from the city during the present year. I believe that today the Appellate Court ren-

How the District Attorney Works for Law and Order.

dered a decision in his favor, and he will now get his back salary. (Applause.)

It soon became apparent that an important part of the government at least was in the hands of corrupt and dishonest officials. At that time an offer of $100,000 was made to the District Attorney's office for the purpose of investigating officials who had been suspected or accused of crime. And when it became obvious that no public funds would be available for the prevention of vice or the detection of official crime, the District Attorney was glad to accept the offer of that public-spirited citizen, Mr. Rudolph Spreckels (applause) and those other gentlemen associated with him, with the understanding that not one dollar of that money should be expended or disbursed by the District Attorney, so that he might be entirely free from censure or criticism.

Private Funds Accepted for Enforcement.

The next problem was the problem of men. Special work requires the talent of special men. It is the duty of a public officer to get his work done. Efficiency demands that he shall take his men wherever he may find them, if they measure up to the standard. And, indeed, the District Attorney of this city has good reason to be glad that he was successful, through the instrumentality of Mr. Spreckels and others, in securing experts of a high order, in the persons of Francis J. Heney (applause), William J. Burns (applause), and Hiram Johnson (applause). Mr. Burns at the present time is concealing himself. He may be revealed to you when you least expect it. (Laughter.)

The Sleuth Hounds of Justice.

Now, gentlemen, there has been some talk of politics being connected with this investigation. It is impossible to prevent men who are actuated by personal or political animosity from accusing persons of anything; but I want to say to you now that, as District Attorney, there is absolutely no politics in this investigation. The District Attorney, as you are aware, has been affiliated with Labor; he is there now because his human interests run toward the welfare of the many; he stands for that cause, but that cause must not be confused with the terrible treason of Labor false leaders. (Applause.) These men the District Attorney has not hesitated to arraign, and will not stop until they are given their just deserts. (Applause.) In the face of the attacks of vested interests, of the criminal official, of the criminal business man, it is no easy matter for one to redeem an honest pledge and escape the criticism and the false cries of those who cannot and will not understand the law as it is. There is one course only for the District Attorney, and that is to go straight on. And I want to say to you, in closing, that the District Attorney will go straight on. He has one work before him, and one work only, and that is in the District Attorney's office; and when that work shall have been accomplished, he, indeed, will be glad to retire again to private life, leaving to others who have not yet borne the high honor and the heavy duty of public life, the responsibility of carrying out the laws of this city and

A Fight to the Finish.

THE STORY OF SAN FRANCISCO'S GRAFT AND HOW IT WAS UNCOVERED.

seeing that the righteous laws of God and the righteous laws of man shall hold their sanctity among the multidinous duties of a business life. (Applause.)

The Chairman:

I now have the extreme pleasure of presenting to you the able and fearless assistant

Courtesy S. F. Call.

Francis J. Heney,
Assistant District Attorney of San Francisco

to the District Attorney, Mr. Francis J. Heney. (Applause.)

My chief told me that I was not to talk politics tonight, and yet I see I am down on the programme for something about politics. I remember reading, many years ago, something that was signed "Gail Hamilton," whoever she might be. It ran this way: "As we read and listen we imagine we could be hearers, but when we come to act we find that we can hardly bear a provoking word." And as I listened to the applause as I took this platform, I said to myself: "How I would like to have those 900 names in the jury box out in Judge Dunne's court (applause), and then I remembered what Gail Hamilton said, and I pictured to myself the first 200 of you who were drawn, when the Judge says, "How many of you gentlemen have excuses to make?" and I see 199 rush forward and makes excuses. (Laughter and applause.) Am I overdrawing it? (Cries of "No, No.") Well, that is the subject of my text tonight. I wonder how many of you, when you get home and are asked by your wives or sweethearts what the text was from which I preached—I say, I wonder how many of you can tell her.

The Subject of His Text.

Gentlemen, a year ago tonight, or, rather, a year ago this morning, I came downstairs in the new Willard Hotel, in Washington, D. C., to be met with the news that San Francisco had been destroyed by an earthquake, that the City Hall was in ruins. I smiled, I laughed at it. I said, "There is a figure on the dome of the City Hall that was put there by a grafting contractor, and it has probably fallen off." I could not realize that it was possible that such a catastrophe could come to our fair city, but it was only a few hours until the news was confirmed, and until Mr. Percy Morgan, whom I see sitting here, whom I met in the corridor that morning, was rushing for a train to return. The first idea of every true San Franciscan who was away was to get back here and put his shoulder to the wheel. The one regret we all had was that we could not have been here to experience it with you. The eyes of the civilized world on that morning were upon San Francisco. They have been watching you ever since. The question upon every tongue was, "Will San Francisco rebuild?" There never for a moment was a shadow of doubt as to what would be the result. I knew that the business men of San Francisco possessed the energy, the brains and the persistence to rebuild the city. The accomplishment of that purpose is almost in sight. But, gentlemen, there is another and higher duty before you. It is not the buildings that make a city; it is the business, the brains, the capacity for work of its inhabitants, and, while fine buildings are a luxury in which to conduct business, you have found out that the same, and even an increased, amount of business may be conducted in old shacks, upon burned-over grounds. (Applause.) I say that there is a higher duty before you. Let me tell you that, as San Francisco was on trial one year ago before the eyes of the civilized world as to whether or not her merchants possessed the energy, the brains and the persistence to rebuild the city, you are now on trial before the people of the United States as to whether or not you possess a high enough class of citizenship to govern yourselves properly (applause), and, just as it is not the buildings that make the city, but the business capacity of its inhabitants, so, too, it is not the political party that makes the government; it is not the question of what candidate you will vote for that will determine whether or not you are capable of self-government; it is not even the question as to whether you will organize for the fight, but it is the higher question, do you possess the moral calibre to face dishonesty and stamp it out? (Applause.)

Faith in the Fallen City.

A year ago last November I was induced to go to Mechanics' Pavilion and make a political speech. I said then that I personally knew Abe Ruef to be corrupt, and that if I was District Attorney of this city and county I would send him to the penitentiary where he belongs. (Applause.) When I listened to the applause I thought that everybody was going to vote the Fusion ticket the next day. At that time I made another statement which I considered of far greater importance. It was this: An aggressively honest District Attorney can stop graft. To that

The First Challenge Against Graft.

remark the then District Attorney took offense. (Laughter.) It is not the gentleman sitting on the platform here. I was fighting against his election. (Laughter and applause.) I was fighting without a full knowledge of what was behind the scenes. I did not know that the representatives of the Home Telephone Company had contributed to the Fusion campaign fund, nor what the purpose was. I did not know that other interests had stolen their way in without the managers knowing that they were inside. (Laughter.) I believed that I was speaking for the best interests of the city.

Now, gentlemen, I have heard a great deal of talk on the streets, in the clubs and in the homes to the effect that the labor classes in this city cannot be trusted; that they voted for these men, knowing them to be dishonest. I want to say to you that I still believe the American people are capable of self-government, and I want to say to you that I still believe that the laboring classes of San Francisco are governed by as high a sense of honesty and morality and by as good intentions as are the merchant classes. (Applause.) During the war of the rebellion strong passions were aroused, and for twenty years thereafter it was the habit of Republican orators to wave the bloody flag. It took the election of a Democratic President to convince the Republicans of the North who had lived during the war times that the Southerners were not ready to break out of the Union again if they had half a chance. But we now know, and especially since the Spanish war, that the people of the South are as patriotic and love the flag of this country as well as do we people of the North. (Applause.) We are no longer afraid to trust them. And I want to say to you that out of the passions aroused by the teamsters' strike, which separated, unfortunately, the merchants from the laboring classes of this city, there must come a time when they shall again trust each other, when the laboring man can have confidence in the fact that a man can be a merchant, that a man can be a millionaire, like Rudolph Spreckels, and yet have a heart full of love for his fellowmen, be they laborers or be they merchants. (Applause.) It is up to you, gentlemen, to bring that time about at the earliest date possible, to the end that this city may suffer no longer from false leaders who misrepresent the issue to those men who labor for their daily bread, and yet whose history, whose sentiments, whose beliefs are the same as yours, whose aspirations are the same as yours, whose ideals are the same as yours, whose morality is the same as yours. (Applause.) Let us hear no more of that kind of talk. Let us put out the hand of brotherly love. Let us endeavor to convince the laboring man that his best friend is the merchant and the employer.

The Labor Class Trustworthy

False Leaders The Cause of Trouble.

There is another kind of talk which I want you to help me stop this year, and it is this, and you hear it in the clubs, in the homes and in public places. The man who uses it ought to be ashamed to look his wife and children, if he has them, in the face. I mean the talk of that man who says that the director or large stockholder of a corporation is justified in bribing public officials to get what he wants if he cannot get it any other way. (Applause.) Just as long as that sentiment prevails, just as long as the man lives who can utter it publicly without shame, or privately without shame, you need not expect to get honest government; you need not expect to get efficient administration of your municipal affairs. We must cultivate a higher standard of morality in business as well as in official life. We all know that the custom is growing of offering a commission to the purchasing agent of other firms. I have had illustrations given to me. Mr. Rudolph Spreckels told me that when he gave an order for some three or four hundred thousand dollars' worth of goods to one of the largest manufacturing concerns of this country, merchandise to go to the islands for a corporation of which he was then the manager, when the contract was ready to be signed the question was asked him, "How much of a commission do you expect," and the statement was then made that of the three or four million dollars' worth of machinery, or the two or three million dollars' worth that they had sent in to the islands, they had not sent a particle upon which they had not paid a commission of 5 per cent. to the purchasing agent. In our law offices we find that when a bill comes in for printing which is to be charged to your client, your clerk, perhaps, has received a commission of 10 per cent.; the bill is put in for the entire amount, including the 10 per cent. for bringing the business to that printing establishment. I say that those methods must be eliminated, those methods must be eradicated; we must have a higher standard of morality in business and then we will get a higher standard of morality in politics. (Applause.)

A Higher Moral Standard Necessary.

We are accused of getting into politics. I want to say just one word, because I think the public is entitled to our confidence at this time as to what our aims and purposes are. In the first place, after I had made that little speech a year ago last November, I was compelled three days later to go to Washington, and on the way I wondered how I was going to convince the people of San Francisco that I was not as big a fool as I looked. When I came back here in January I was introduced for the first time to Mr. Rudolph Spreckels. He asked me if I was willing to undertake the work of trying to clean out the grafters from San Francisco. I say that on my way East I was wondering how I could do it. Before I returned to San Francisco, and just about that time Mr. Langdon had jumped the traces, apparently, and closed up the gambling saloons that had opened here in defiance of the law. So flagrant and open was it that it appeared as if there must have been an understanding, an agreement with somebody who thought he could deliver the goods and give them protection. That gave me hope and encouragement, and in talking with Mr. Spreckels I pointed out that fact. The result was the offer which Mr. Langdon has referred to, private funds to assist him in his work. Later I came back to San Francisco—after the fire. Mr. Spreckels and myself met on Fillmore street. It was only about two weeks after the fire—I think about two weeks, when the Committee of Fifty was dissolved by the Mayor for the reason that it was too large, it was bulk and unwieldy, and thereupon he appointed a small committee of forty. Mr. Ruef was not around when the committee of fifty was selected, but Mr. Ruef was very much in evidence when the committee of forty was assigned to committees, and he had the control of each committee. Then Mr. Spreckels said to me: "I see that they are getting ready to rob the dead; they are getting ready to take everything in sight; what they did before is not a marker to what they will take now. Will you come here and take up the fight?" I said that I could not; that I had work to perform in Oregon which must be performed first, and I went to Oregon. But at that time Mr. Spreckels said: "I have considered the proposition of getting five or ten men to put up $5,000 or $10,000 apiece, or twenty men $5,000 apiece, and after looking it over to see where the springs might run out, I have concluded that if you will go ahead with the work I will guarantee you personally $100,000, and will not attempt to collect any." (Applause.) I said: 'All right. There is one man that I want employed, and I will undertake the work."

Ruef and the Committee of Forty.

Mr. Spreckels' Personal Guarantee.

Now, you will notice that we were counting our eggs before they were hatched, because we had not spoken to Mr. Langdon yet. Mr. Langdon was the District Attorney, and without the District Attorney's assistance there was no possibility of Mr. Spreckels and Mr. Burns and myself accomplishing anything at all. But I said I wanted Burns. Mr. Spreckels said: "Well, now, $100,000 for expenses, how about your fee?" "Well," I said, "if you will guarantee the expenses, I will leave it to a grateful public to donate my fee in the shape of a monument to be put over my grave." (Laughter.) I probably could make more use of it if they would put it over the political grave of Mr. Abraham Ruef. It would reach him sooner—I hope. (Applause.) When I returned from Oregon, we saw Mr. Langdon. People think it took some courage for me to undertake this work. I want to say to you, gentlemen, that the class of courage it took for me to undertake this work is not comparable with the kind and character of moral courage it took for District Attorney Langdon to undertake this work of appointing me to this office and of standing for the jeers and gibes of treason to his party, standing for the false accusations that have been hurled at him and that he knew would be hurled at him. You owe it to him and not to me if this city is rid of the grafters that have been sucking the life blood out of her since the fire, as well as before. (Applause.) And now, right here, on the subject of politics, let me say that Mr. Spreckels agreed that no one connected with this prosecution would in any way permit it to be used for political purposes or for the

Burns a Necessity.

A Tribute Where Tribute Is Due.

political advantage of any person whatever. As for Mr. Spreckels, he never had the germ, the political bee in his bonnet. As for me, I had the political appendix removed some years ago in Arizona (laughter and applause), and consequently, when you are casting over in your minds as to who will be the next Mayor of San Francisco, as to who will hold certain political offices, just remember that we are out of it and that there is not a man connected with the prosecution who desires or who will accept any public office, with the exception of Mr. Langdon, who will ask at your hands, as he has a right to ask it, vindication for the great work that he has done in behalf of San Francisco by a re-election to the office of District Attorney, in order that he may complete it. (Applause.)

I looked around here a while ago and saw Bishop Nichols. I remembered that he is on the programme—I am sorry for him. (Laughter and applause.)

THE CHAMBER OF COMMERCE AND ITS POINT OF VIEW.

The President: We welcome from the ranks of one of our commercial bodies, as its new President, Mr. Charles E. Bentley. And whilst we talk of the affairs of the government, the commercial interests of the city must always have serious attention. We have asked him to speak to us somewhat of the commercial accomplishments, past and present, of our city. (Applause.)

MR. BENTLEY'S VIEWS ON SAN FRANCISCO'S COMMERCIAL INTERESTS.

Mr. President and Gentlemen of the Merchants' Association: On behalf of the Chamber of Commerce, I have the honor to present to you their compliments and their greetings, believing that this auspicious occasion will be reckoned not the least of the many high public services your organization has rendered to the city, and expressing the hope that this coming together—not in boastfulness, but in a spirit of good fellowship to take our reckoning—will give us courage, strength, and good cheer for the stupendous task that lies before us. (Applause.)

Commercial Prospects of San Francisco.

One of the startling features developed in the insurance investigation recently conducted by the Chamber of Commerce was the fact that in similar lines of trade—in spite of our superior fire fighting apparatus—the rates for fire insurance paid in the United States are twelve times as great as are paid in Great Britain, twenty-eight times as great as they pay in Spain, and our business is regarded as less desirable from an underwriting point of view, even at these figures. The difference comes entirely from the inflammatory character of our buildings. We are eager to get "back to the old stand," and we glory in the opportunity for celebrating in this "Court of Laws" downtown in the burned district, but in our rehabilitation we shall be stupidly improvident from a purely commercial point of view if we do not provide for the execution of better building laws, for fire barriers, for more open spaces, and require the early removal of the inflammable buildings, which are a constant menace to the higher class buildings about them and to the community as a whole. The movement which is being urged by your Association to establish an auxiliary system for fire protection, should have the cordial and liberal support of every citizenn.

Statistics of the Auxiliary Fire System.

We have it on the authority of one of the most respected underwriters in this city that, even should this system cost us $10,000,000, the saving in fire insurance premiums per annum would be approximately three times as great as the annual interest on 30-year bonds, which might be issued for the purpose of constructing this system.

It is most gratifying to see how quickly the large commercial institutions have recovered from the effects of the great disaster, for it goes to show that, given shipping facilities, our commercial prospects are founded on principles almost independent of purely local conditions. The larger factors entering into the commercial development of our city are:

First—The natural resources of our State.

Second—Our location with reference to these resources and with reference to markets.

Third—Labor conditions.

Fourth—Our means of transportation.

Fifth—The enterprise, intelligence and character of our people.

As the farmer passes the stage where he merely raises what he eats and wears and has a surplus to sell, he attains commercial significance, so also with the community. It will, accordingly, be interesting to note what resources beyond our own requirements California and her chief storekeeper, San Francisco, have for sale. The principal items are asphaltum, bituminous rock, borax, copper, gold, silver, quicksilver, lumber, and fuel oil; barley, beans, flour, fruits, honey, hops, seed, and wool; canned goods, sugar, and wine. With the exception of flour, most of our products can be developed indefinitely, and on many of them we enjoy a natural monopoly. It is a significant fact, however, that the only manufactured products of importance are canned goods, refined oil, sugar and wine. The oil fields still being discovered and, up to the present time, only sampled, give us a promise of cheaper steam fuel for generations to come. The streams flowing through our high mountains offer unlimited and unceasing supplies of cheap electrical power. Our climate is in itself a resource of large commercial significance, not merely in consideration of the tourist travel and the immigration of wealthy people who invest their means, but from the fact that in our industries we are never hampered by extremes of temperature. Our great need is iron and steel and the hundreds of industries which would quickly develop in our midst if these metals could be produced. We now have cheap fuel oil and iron ore in abundance, and if we could learn to smelt our iron ores with this fuel oil or by electricity or otherwise, our wealth would be greatly increased and many of our labor problems would be solved.

San Francisco's Bargain Counter.

Our magnificent harbor is a sure promise of our commercial safety by reason of its safety, its location with reference to the rivers which drain the great producing area of our State, and by reason of our position with reference to the markets of the world; but when one considers what had to be done to make the port of Liverpool; what Bismarck did for the German Empire in the establishment of the harbors and docks of Hamburg; when one learns that Argentine is spending $35,000,000 in harbors and docks of Buenos Ayres, we realize how we have trifled with our opportunities here. Much has been thrown away in temporary construction, and, unfortunately, the burden of it falls upon the shipper. Ultimately, of course, it has fallen upon the products with which the docks are filled.

Harbor Question Not to Be Trifled With.

But how much wiser it would be to provide permanent improvements on a larger scale by a general taxation on all who share in the benefits. If our Harbor Commissioners appreciate the extent to which they control the commercial destiny of our community and realize the opportunity for high public service in the wise planning and honest and intelligent administration of their office, they will earn the lasting gratitude of the people and make the office of Harbor Commissioner most honored in our commercial life. (Applause.)

When one considers the attitude of our Government to our shipping, he is inevitably reminded of the familiar verse:

"Mother, may I go out to swim? Yes, my darling daughter. Hang your clothes on a hickory limb, and don't go near the water." (Laughter and applause.)

By virtue of our navigation laws, passed in the year of our Lord 1790, we cannot buy foreign built ships; thanks to the protective tariff, we cannot build them at home, though our steel may go abroad at a low price to be built into ships so cheaply constructed that our own builders can not compete with them. In spite of these facts, our shipping industry, of which we once were most proud, gets none of the protection which it might with better reason be given. We lament the withdrawal of the fleet of steamers which had been operated by the Oceanic Steamship Company between this port, New Zealand and Australia, and it is much to be desired that our government should place our steamship companies in a position to compete with heavily subsidized companies sailing under foreign flags. As a foretaste of the benefits to be derived from the Isthmian Canal, we are proud to welcome the establishment of the Tehuantepec Route, made posisble by a traffic arrangement with the Hawaiian-American Steamship Company. San Francisco has now secured effective service to New York on this route, the time in transit being little longer than the ordinary transcontinental rail routes. Incidentally, there has just been published a reduction of 33 1-3 per cent. on the rail tariff to New York on one of our important products. Another local shipping concern has announced through steamer service from this city to Alaska, a new depart-

ure which is entitled to the hearty support of our community. These, together with the old lines, give us nine distinct companies operating ocean steamers regularly to ports outside of our State.

The Importance of Railroad Progress.

The importance of the railway betterments now being made in our city is not at all appreciated. The Southern Pacific Company, the Santa Fe and the Western Pacific are each spending millions at the present time here in San Francisco for the development of their terminals. The extension of the Belt Line—a necessary improvement—is practically assured. The Ocean Shore, which opens up to us a new and fertile region, is also under construction. These facts are significant, not merely in the present expenditure of large sums of money and in the improvement of our shipping facilities, but as showing in a practical way the confidence that the great transportation Companies have in our commercial development.

There can be no doubt as to the very great benefit to be derived from the construction of the Isthmian Canal. We shall doubtless lose the slight benefit of rehandling goods of Eastern manufacture now being shipped by us to the Orient and other foreign ports, but the fact of our being in the great steaming circle between Europe and the Orient promises us cheaper, better, quicker and more frequent service to the great markets of the world, and the Canal route will act at least as a leveler of rail freights for shipment of our products to the Eastern markets of our own country. Our fellow citizen, Mr. William R. Wheeler, recently appointed by President Roosevelt as one of the Commissioners on Immigration, gave it as his opinion that one of the benefits to come to us from the construction of the Isthmian Canal will be the immigration of desirable peasant labor from European countries. The present expense and perplexities of travel across our continent prevent us from securing any great number of those who are now coming to Atlantic ports.

Our foreign markets continue to develop beyond our capacity to supply the demand, and with almost no effort upon our part. The inquiries for California products come from China, Japan, Manchuria, India and the Strait Settlements, and practically every important market in the world where hostile tariffs do not prevent.

The Labor Question.

It is an unfortunate fact that practically all our natural resources are husbanded at the same time in the summer and fall months. Labor is needed for these industries for, say, six months, but can not be profitably employed for the whole year. Under such conditions, it has been difficult to encourage immigration of the best class of labor, and under such conditions the employment of Orientals, who, as a rule, have no families and who can shift for themselves during a portion of the year, has been a natural—if not a necessary—development. Could we produce iron and steel economically, the hundred industries that would flourish and give employment throughout the year to skilled and unskilled labor, would do much to remove the uncertainty of our labor situation. We hear a great deal more talk about the high wages being paid and about our labor troubles than we do about high rents and prices. Considering the sudden demand for skilled and unskilled labor, it would have been strange indeed had not wages advanced to the present levels, and the merchant can not begrudge the increased wages if they are secured upon the same principles as are the enhanced prices of his goods. But for the same reason that we have a right to protest if a merchant gives us inferior goods or short measure, we have the right to complain if the laborer does shoddy work or loafs on his job.

The laboring men of San Francisco are just as good, just as loyal individually as in any large community, and whenever there is a general feeling of distress among them, there probably is something the matter. The great trouble is that they usually go to "quack" doctors, whose livelihood depends upon a continuance of their malady and who have the dope ready to bring on another attack if the patient shows signs of recovery. Our labor situation would speedily clear itself if the leaders were men who had regard for public welfare, men of honesty and intelligence, men who would not sell out nor betray their trusts. (Applause.)

Among the virtues usually ascribed to Californians, modesty is not always mentioned, and at a time when our shame is being exploited to the wide world, it may seem immodest to claim any great spirit as a factor in the development of our commerce; but there are hundreds of striking examples of high character and of business integrity that we like to believe typical of our people—fulfilling the policy of the Pioneers—the doctrine of the square deal. It is written in the Scriptures: "And the fire shall try every man's work, of what sort it is." And we find peculiar application of this saying in the conditions which now surround us. At a time when fortunes were swept away, when fire insurance seemed the only salvation for many of our commercial institutions, when some supposedly reputable fire insurance companies evaded their just obligations and apparently hoped to find some precedent or excuse in the action of the California companies, our hearts were warmed, our pride kindled and our loyalty inflamed when the two local companies—crippled by their very faith in San Francisco—vindicated their high reputation—proposed to pay the losses without equivocation, and "came through with the goods." (Applause.) Such spirit of sacrifice, courage and integrity we like to think as typical of our large commercial activities, and this is a fundamental principle in our commercial development.

The Doctrine of the Square Deal.

These remarks are supposed to be confined to material or utilitarian considerations—not the highest motives for civic righteousness—but we cannot have our full measure of prosperity, nor the high degree of commercial development to which our natural position entitles us, unless there is a quickening of civic conscience and a high order of honest and aggressive citizenship. So long as men, selfishly absorbed in their business affairs, are indifferent to the question of public welfare, and in cowardice, selfishness or hypocrisy excuse themselves by deploring the filthiness of politics, so long will we have incompetent and unfaithful government, injuring our credit and our standing in the commercial world.

During the twelfth century, the Christian Church apparently sought to withdraw from the sin and wickedness of the world. The great Benedictine abbeys were built, and the devout secluded themselves, going into retirement for meditation and prayer. But in the dawning of the thirteenth century came the saint of the Middle Ages, who resisted the seduction of the contemplative life, who saw that seclusion and retirement from the struggle was a disguised selfishness, and that "one saves oneself in saving others." He was not ordained by the Church, but ordained of God, the founder, not of a Mendicant, but of a Laboring Order—the Order which centuries after founded missions on this far-away coast. He was called the patron saint of our city—Saint Francis of Assizi. Shall we then, bearing his name, in indifference, selfishness, cowardice or hypocrisy, withdraw from the everlasting conflict for good government or shall we with eternal vigilance stand for the right, do something day by day for the betterment of our city, do our duty as citizens—be Franciscans, be SAN FRANCISCANS. (Applause.)

Thank God, there is one among us worthily bearing the name of Francis, one who, with Mr. Rudolph Spreckels and the others associated with them in their work, are giving splendid examples of courage and the highest order of citizenship; men who are willing to sacrifice their time, their means, and their energies in the protection and salvation of our city. To them we should be profoundly grateful. But, if we are worthy to be called fellow citizens of such men, then should we actively support the cause of good government, the principles of liberty, toleration, of justice and order—then shall the commercial, political and social conditions of our city yield the greatest blessings of happiness and prosperity.

THE CHURCH'S POINT OF VIEW.

The Chairman: We have noted with all the speakers the underlying current of remark that it is the moral strength of manhood that is behind all. It is the moral force in man that accomplishes great work, whether in business circles or in the line of government. We will now listen to Bishop Nichols upon the moral outlook for the New San Francisco. (Applause.)

BISHOP NICHOLS OF CALIFORNIA ON THE COURT OF CIVIC CONSCIENCE.

San Francisco celebrated the anniversary of one of its first sweeping fires with another and bigger fire. Our prodigal pioneers had cities to burn. All San Francisco in this great anniversary muster tonight seems to be smoking, but, as from the doughty burghers of Knickerbocker fame, it is the burn-

ing of wreathing clouds of incense as a mark of devotion, not destruction, to the city we all love more than ever. This vast civic demonstration, this banquet of our brotherhood, this voicing of our common pride—whatever the twelvemonth past may have brought forth—to be called San Franciscans is well timed to fan the flame of our constructive spirit for another and a bigger city. I believe our City of the Seventy Hills has never known an Eighteenth of April with larger vision than today, though one year ago she had never known one with as portentous dawn. (Applause.)

The Court of Civic Conscience.

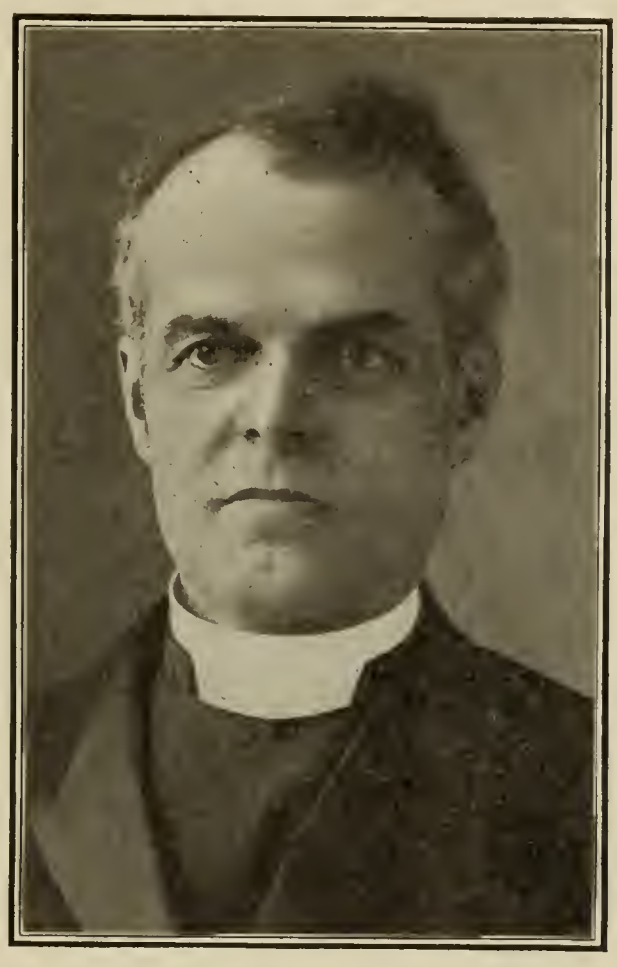
Just one glimpse into that uplifting vision will you permit to take with you, friends and fellow citizens, for the few minutes I have the honor to address you. We foresee the "Greater San Francisco." We dream of the steel stories to be reared around those we have. We contemplate the city beautiful covering in due time the scrap heaps and the scars. We have no manner of doubt that it will be bigger. We mean to make it fairer to the eye. But how about making it better? City ills have a way of keeping pace with city blocks. Size and sin may increase together. Rehabilitated buildings may house debilitated character. Travers, the Wall street wit of other days, when asked if his infirmity of stuttering had not grown upon him after his removal from Baltimore to New York, replied, "b-b-b-bigger city." (Laughter and applause.) And human infirmity is only too much exposed to the strains of enlarging city life and high pressure centers of our civilization.

The moral consciousness of a community is sometimes most in evidence when it is most defied. And the very braving it by colossal affront affects the moral consciousness as a stimulant and clarifies the standards. And so it comes to pass oftentimes that coincident with a widespread sense of humiliation and municipal corruption there is a quickened civic conscience. At any rate, roused public sentiment never could be roused if there were not such a thing as a public conscience to appeal to, and one of the most promising things about our American communities is that they do so often on occasion exhibit and act upon a sound moral sense. And there is comfort in thinking that for many a long day we shall be in no danger of furnishing data for that estimate of moral consciousness which Disraeli put upon the lips of a character in "Lothair," that it is reduced to a "secretion of sugar" somewhere in our physiology. Indeed, the final court of appeal is the conscience of the community, excusing and accusing. That in the long run says the last word about character, and for weal or woe in the public estimation reputations stand or fall by that.

The Morals of a Community.

It is no less than the tribunal of civilization itself, and wherever in all history the rights of man have been affirmed and the wrongs enjoined, the ultimate record must rest with the moral intelligence back of all other courts and illuminating all other judicial processes. The very blindfolding the outward eyes of the figure of Justice in art, holding the scales, is significant of the better safeguarding of the inner eye of moral sense. The Pandects of Justinian, every constitutional government evolved in modern centuries, the progress of every nation, empire and race under heaven, any hopeful march into future achievement for humanity by our "foremost files of time," are all the waymarks of the working of this world Court of Conscience. And, believe me, its jurisdiction is too well established and too peremptory for us in our civic vision to forget for a moment to house it in the seats of the mighty here. We mean, I believe, to build a better city. It follows that we must bend our best energies to develop in higher degree that without which our "labor is but lost"—a robust civic conscience.

The World Court of Conscience.



The Very Rev. W. E. Nichols,
Bishop of California

And one of the most assuring things about San Francisco today is, it seems to me, the sign of the times which betokens just that leading in our public mind. Our banking morality has ever shown soundness and integrity, and so passed through that ordeal of a year ago with consummate skill and security. In the parlous days of wrecked counting rooms and fire-locked vaults, it was a noble accrediting when a depositor walked into one of the temporary bank refuges in the Western Addition and told the President: "I just dropped in this morning to say that I have a hundred thousand dollars on deposit with you and I do not mean to draw a cent, and have another hundred thousand to add to my deposit today if you want it." (Applause.)

Our home morality is not to be judged by the unenviable notoriety given to our divorce courts and our unsavory records of immoral living and sections of ill repute. The widespread happy home life under San Francisco roofs has never shown to better advantage than when unroofed everywhere and called upon to face loss of homes and home treasures that no insurance policies could ever cover or replace, and to meet peril and privation. And now there are evidences that the conscience of home building is taking possession of our wage-earners more than ever, as, with better circumstances, they are fringing out in all suburban directions the little abiding places they can call their own. The very street car which one sees here and there "blocked" once for all on its owner's lot and cleverly transformed into a dwelling, seems to symbolize a "settling down" instinct, as the ringing up of fares and the hurdling and the massing of the multitude, like the rolling of the wheels give place to "all the comforts of home." And to simply recognize that there seems to be something doing in our municipal system is all I need to point to in order to identify the awakening of a new civic conscience there. In passing, there seems to be this to say for San Francisco, that the best American city is not the one that best hides, but the one that best probes its corruption. And with civic conscience, the knowledge of the worst, however welcome, must precede the energy for the best. If one year ago we might have made a passing comment on our city destiny in the use of the literary triumvirate of the old quip, "Dickens, Hewitt, Burns!", so today we may be pardoned for expressing ourselves in terms of another triumvirate to note passing history as we exclaim, "Spreckels, Heney, Burns!" (Applause and laughter.)

Our Home Morality.

The Latter Day Triumvirate.

One suggestion in closing, and that is that there was something of a parable in the occupation of the stately California Street Synagogue by some of our busiest courts. Justice sought the refuge of the ancient religion. And so the moral consciousness of our city, I believe with all my heart, must be fibered with the religion of our city. Civic conscience dates back in all its right development in the ages to religious principle. Emerson's "the ancestor of every action is a thought" may be carried further into "the ancestor of every moral thought is religion." On this very "Nob Hill" we may recall that whatever the reason for the modern name here, "Nob" was the old Hebrew name for Hill, and "Nob" was a hill near Jerusalem, figuring in Old Testament history as a "hill of the priests." And on this San Francisco Acropolis, over against this notable hostelry, is to be an abode of religion on the block appropriated for that purpose by the munificent gift of a California family. As we recall the name of our public spirited host here, we may in an especial way note the juxtaposition on this commodious hill of the "Law and the Gospel."

And why may we not, citizens of our beautiful metropolis, make more of the meaning to us of him after whom our city is happily

named, our patron saint, St. Francis of Assizi? A glory to his own church, his character and mark on his age belong to every religious man. Matthew Arnold says of him: "He brought religion to the people." As we catch, then, the fullness of our new civic vision, as we exploit the place in that vision of a civic conscience before the court of which all true advancement in growth and greatness must pass; as we reinforce that civic conscience with religion and religious principle, let us, when a worthy new City Hall is reared, with one accord place as its crown against the sky line a statue to St. Francis as the symbol of our well grounded faith in the future of the "Greater San Francisco." (Applause.)

The City's Patron Saint.

New York, April 18, 1907.

Chairman Banquet, Hotel Fairmont, San Francisco.

Fifty Californians dining here express their undying affection for the beloved city, their unshaken belief in her beautiful rehabilitation, and pray that the romantic spirit of Argonaut be forever preserved.

JOSEPH D. REDDING.

Portland, Ore., April 18, 1907.

To the President of the Merchants' Association, San Francisco.

The Board of Trade of Portland, taking note of the anniversary of a disaster which to many cities would have been fatal, congratulates you heartily on the splendid and successful efforts of your people to rise quickly to a still greater height of development.

WALLIS NASH, President.

Telegrams of Hearty Congratulation Sent to the Merchants' Association and Read by President Symmes at the Banquet.

Los Angeles, April 18, 1907.

Frank J. Symmes, Toastmaster Banquct, Fairmont Hotel, San Francisco.

The Merchants' and Manufacturers' Association of Los Angeles send greetings to the Merchants' Association and the people of San Francisco on this memorable occasion. We are proud of the achievement attained and the spirit of '49 so strongly displayed since the disaster of one year ago, and we join you in the hope of a glorious and prosperous future. By order of the Board of Directors.

F. J. ZEEHANDELAAR, Secretary.

Portland, April 18, 1907.

Toastmaster Merchants' Association, Fairmont Hotel.

With you tonight in spirit. Hurrah for 'Frisco.

A. H. LANDSBERGER.

Portland, Ore., April 18, 1907.

Through the Oregon Development League and Portland Commercial Club, the people of this State and city desire to express their keen appreciation of the splendid courage and enterprise of California and San Francisco in the unparalleled progress made since the earthquake one year ago.

(Signed.) THEO. B. WILCOX.
President Oregon Development League.
C. W. HODSON.
President Portland Commercial Club.

Berlin, Germany, April 18, 1907.

Merchants' Association, San Francisco.

Best wishes. Sorry not present.

(Signed.) M. GREENEBAUM.

Portland, Ore., April 17, 1907.

Merchants' Association, San Francisco.

The Manufacturers' Association of the Northwest extends greetings to the people of San Francisco and felicitates the city upon its wonderful courage and the marvelous development shown since the disaster of a year ago. May the years to come bring only good to your city and state.

FLETCHER LINN, President.

Portland, Ore., April 18, 1907.

Mr. L. M. King, Secretary Merchants' Association, San Francisco, Cal.

The Portland Chamber of Commerce extends congratulations to San Francisco on great progress made since the destruction by fire one year ago, and upon the indomitable spirit of your people in the face of the greatest difficulties. Your commercial prosperity shown by unprecedented bank clearings, and your determination to have a pure city government, all point to a greater city than before the event of which this day is the anniversary.

S. G. REED, President.
E. C. GILLNEY, Secretary.

New York, April 14, 1907.

Frank J. Symmes, President Merchants' Association, San Francisco.

Regret very much owing to my inability to leave here, that I shall be unable to accept your courteous invitation to attend the Merchants' Association banquet on the 18th. Please accept cordial greetings and my best wishes for the prosperity and continued success of your organization.

(Signed.) CLARENCE H. MACKAY.

San Francisco, April 18, 1907.

Mr. L. M. King, Secretary Merchants' Associatio n of San Francisco, Merchants' Exchange Building, San Francisco.

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION 2250 COPIES

Issued from the headquarters of the Association, 512 Merchants' Exchange Building, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, EDITOR.

Be a pessimist. Exaggerate all the evil and ignore all the good. Cultivate crime by abundant advertising and discourage virtue by lack of recognition. Make conspicuous everything unworthy and keep the good in the background. Get the grumbling habit and find fault with everybody. Stir up dissension always and keep everlastingly at it. Hunt for all kinds of sin and publish as much of it as possible. If a lunatic runs amuck and murders a family, rush it promptly to the Associated Press, fully illustrated. If we have thieves, hoodlums and murderers, shout it to the world and let the great better half remain unhonored and unsung.

How to Build Up a Great City.

Divide the people into classes and set them against each other. Tell the red-headed men that the black-haired are their natural enemies. Tell the carpenter that no one but himself has the right to swing a hammer. If a butcher uses one, club him. If the carpenter lifts the butcher's cleaver, maul him. And no matter how rich is the plumber or how poor the banker, never let the line between Labor and Capital be weakened. If a man can't get a job on his own terms, let him maim the "scab" who would take it on any other and then forbid his family bread. If there is an increased demand for the necessities of life, shove up the price. Whatever the people must have make them pay all they can stand.

Find out what the corporations want and hold them up for it. If they don't "come through," cinch them. Put inferior men in office and complain of the government. If the officials can be bribed, bribe them. If exposed, say it is the other fellow's fault; you were "held up." If indicted, tell on somebody else and demand immunity.

If elected to office, never mind the oath; see what laws the people will pay to evade, fix the tariff, and proceed to get rich. Never mind how low the crime; forget all about the law and the morals of it so long as it "divides up" well. Never mind your duty to the people, to the nation or your God. The Day of Reckoning does not always come in this world and most people take great chances on it in the next.

All these methods indicate one way to build up a great city, but everybody knows it is not the best nor the quickest way. Neither is it the right way. For what kind of a city will it build? A "wide open" city, a city to invite the worst elements of society from around the world, and a city that will be neither a credit to its citizens nor an honor to the Nation.

And yet cities are often built up with all these habits in practice; they grow in spite of them, and, inasmuch as men are far from perfect, many of these conditions are conspicuous in many cities which have commenced to be great.

But there is another and a better way—just the reverse of all this—and which all men know, and it is the duty of every man, woman and newspaper who wants a great and a good city where he lives to ask how far he, she or it may be contributing toward this wrong method, and to turn at once to the better way. Let San Franciscans consider how far they may have gone wrong on the upbuilding process, and mend their ways.

F. J. S.

SAN FRANCISCO
PUBLIC LIBRARY

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 11. SAN FRANCISCO, CAL., JUNE, 1907. No. 130.

HAMBURG AND ITS MODEL HARBOR.

Where Natural Advantages and Well Designed Docks Are Allied With Every Modern Facility of Electric Cranes, Convenient Railroad Tracks, Up to Date Lighters and a Complete and Well Carried Out System.

The Kaiser Wilhelm Dock. The great width enables vessels to tie up in the middle of the channel for lighterage without disturbing the main stream of traffic outside while waiting for wharf room.

THE Harbor of Hamburg, while its natural surroundings are in but few ways similar to those of San Francisco, has a splendidly planned system of docking and unloading, both as regards the laying out of the quays and the disposition of cargoes by the most modern of appliances. The pictures in this number of the Review show more plainly than words, the width of the quays, the fine sheds, the lighterage arrangements and the powerful cranes. On both sides of the docking sheds on every quay in Hamburg Harbor are railroad tracks, enabling vessels to receive cargoes directly from arriving cars, or vice versa, to discharge them. The picture at the bottom of page two shows a vessel being coaled from cars switched alongside.

For a city contemplating, as is San Francisco, a new wharfage and quay system, inferences and lessons may be drawn from the illustrations without further comment.

On the August-Victoria Quay. Once alongside the wharves, every facility of modern machinery is at hand—traveling cranes, mechanical loaders and spur tracks. The cranes shown above use electric power.

A TIMELY WARNING.

Not Too Early to Think of the Fall Elections.

In England for two or three days at the beginning of the month of November the small boys march about the streets bearing a stuffed and highly decorated effigy of Guido Faux, the misguided Spaniard who was selected by the conspirators against the English Government to blow up the House of Parliament and its members with gunpowder. As the boys march, with an eye to contributions, they sing:

Remember, Remember the Month of November.

"Remember, remember the Fifth of November,
Gunpowder, treason and plot.
We see no reason why Guy Faux's treason
Should ever be forgot."

Treason, particularly its overthrow, should never be forgot, and Novembers past and present and future should ever be remembered by San Francisco. True, the treasons of our past Novembers have never been of the gunpowder variety; the conspirators have merely plotted against the public coffers and the public weal. How successfully, the events still stirring in our court-rooms continue to display. Guy Faux was executed, quartered and his death made a horrible example with all the ingenuity of those times; his leaders beheaded, imprisoned and stripped of lands. Our traitors for their lesser crimes are being disposed of in milder but effective fashion, but it still urgently behooves us to guard against similar treason. Well might we sing:

"Remember, remember the polls of November,
Municipal treason and plot.
We see no reason why grafting and treason
Should ever be forgot."

We have had our lesson; we have applied the remedy; let us profit by it. We are not cured. We have money stringency and other symptoms of organic trouble still with us. It may be too early to attempt to decide on a leader; it is not too early to think about it. Whether it would be better to plan a Rehabilitation ticket which would appeal to all classes is a question of political expediency to be later determined. However, there are some facts that are worth considering. The union vote predominates. The employers' vote, the clerical vote, much of the vote that has hitherto been affiliated as against the Schmitz contingent, is largely depleted by reason of change of residence to the other side of the Bay. The choice of union voters will prevail. There is notwithstanding a large element of unionists that have the welfare of the city at heart. They, too, have had their lesson. The wealth of the city means their comfort, their opportunity to acquire homes and land, to educate their children to the best advantage, to enjoy all the pleasures of a well-ordered community.

The Majority Must Always Rule.

Why should not a "Good Government" ticket appeal to all good citizens this year and interest the honest and loyal men of every rank? Is it not possible this year for the great majority of voters, who surely want Good Government, to **vote together** and start the city in 1908 on the royal road? If the good majority will vote against the bad minority, the problem is solved.

A Rehabilitation ticket, for want of a better name, carrying carefully chosen men acceptable to all clear thinkers, on a platform of common sense endeavor to restore San Francisco's credit and position, might easily be conceived as a possibility. Such a ticket need not be considered as a blow at unionism, but rather as an appeal to the innate beliefs of men of probity and uprightness, regardless of questions of capital and labor. The election should be a matter of efficiency regardless of a man's occupation.

THE ASSOCIATION BOARD.

The following constitute the officers of the Board of Directors of the Merchants' Association for the ensuing year: President, Frank J. Symmes; first vice-president, Andrew M. Davis; second vice-president, Dr. Hartland Law; treasurer, Byron Mauzy; secretary, L. M. King. These officers have already served the Association, as follows: President Symmes, six years; First Vice-President Davis, five years; Second Vice-President Law, one year; Treasurer Mauzy, one year.

Here are coal cars switched directly alongside a big freighter. The well lighted dock sheds at the left are typical of Hamburg Harbor.

Lighters at work on vessels in mid stream.

NO TIME TO BE LOST.

An Important Necessity for the Sake of Health and Comfort.

One of the most important pieces of work before the Board of Public Works at the present time is that of cleaning the streets—real cleaning and keeping them fairly clean and not a haphazard sweeping now and then and allowing the dirt to accumulate thereafter for days before they receive another cleaning. Now that the rainy season is at an end and the accumulations resulting from months of no sweeping whatever have been removed through the public work done on "Cleaning Day," a regular system of cleaning should be re-established without delay throughout the burnt district. Mud is bad enough, but when that dries and the streets are covered with dust from one to two inches deep, and this is blown in clouds through the city, the situation becomes intolerable. As a matter of health alone the streets should be thoroughly and regularly cleaned the same as before the fire, for the inhalation by the public of dust such as has been experienced recently is liable to result very seriously. In spite of the best cleaning that can be done there will still be more or less dirt on the streets on account of the great amount of building material scattered about and the lack of tight wagons for hauling sand and dirt.

Streets Must Be Cleaned.

The city, if it is going to continue to do the work itself, should purchase immediately ten or twelve additional sweeping machines, install the same schedule in force before the fire and give all the streets north and south of Market their regular cleaning. The dirt is so heavy and the daily accumulations so great on account of the enormous amount of teaming that machine sweepers should be largely used in the downtown district and the principal streets swept by them every night. The machines will save their cost in less than sixty days' time, and if supplemented by blockmen on Market and the other principal traveled thoroughfares the streets can be kept fairly clean. The question of cost should not stand in the way, provided the money is not wasted. Not only the comfort but the health of the community is at stake. The work *must be done*, and if the city is not equal to the task it should be let by contract, as it was formerly, and the sooner the better.

How To Locate Carload Shipments.

The Merchants' Association has received numerous complaints from members regarding the great difficulty experienced during the last months in ascertaining the whereabouts of carload shipments while en route. The Association has taken this matter up with the officials of the Southern Pacific Company and has been advised as follows:

"The office of the Superintendent of Transportation, room 1010 Flood Building, is in position to give consignees of westbound carload shipments information as to the whereabouts of cars while en route to destination, after they reach the Southern Pacific Company's lines, and will gladly do so upon application.

"After a car arrives in the San Francisco yard, the proper party to whom to apply for information as to location, or anything connected with the shipment, is Mr. W. J. Hardy, Local Agent, at Fourth and King streets, San Francisco."

Thinking that possibly some of our members have not known just where to apply for the information desired, the above is furnished here for their benefit.

A hundred and fifty ton crane.

AS OTHERS SEE US.

All previous municipal scandals are apparently eclipsed by the recent revelations in San Francisco which Eastern newspapers describe as "the most corrupt city in the world."—The Chautauquan, June, 1907.

NOTICE.

The Merchants' Association has removed to permanent quarters, 1233 Merchants' Exchange Building.

An Assembly Room, seating fifty people, is at the disposal of members for meetings, upon application to the Secretary of the Association.

The Association's Attorneys—Wright & Wright—may be found upon the same floor as the Association's offices.

The office of the Merchants' Association has received numerous requests from members for additional copies of the Souvenir Menu used at the banquet given at the Fairmont Hotel on April 18th, which they wished to mail to friends East and abroad. In order to accommodate them, the Association has had an additional number of menus printed, which will be furnished to members as long as the supply lasts, at fifteen cents each, the actual cost of printing. These will be furnished in envelopes ready for mailing, upon application at the office of the Association.

Some idea of the length of the quays.

THE ANNUAL REPORT OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO--1906-7.

To the Members of the Merchants' Association of San Francisco:

The Association has closed the thirteenth year of its existence. On April 18th, 1906, the membership was 1,475. We have lost 206 members since that date and have gained 290, so that the membership now stands at 1,559.

The Directors feel, at the close of every year, that not enough has been accomplished, even though much may have been done. We feel more so than ever this year. Public service greater than ever before was last year demanded of all and the general public responded promptly to the call.

The Board has held forty-four meetings.

Publication of The "Review."

The "Review" has been issued regularly, not even the number for April, 1906, being omitted. The influence and demand for this publication continues to increase and is far greater abroad than is generally known. Requests to be placed again on the mailing list are frequently received from distant points, on account of the fire having destroyed our records. Many copies go to points outside of California and are frequently highly complimented.

Offices of The Association.

By the courtesy of our attorney, Mr. Allen G. Wright, we established temporary headquarters in April last year at his residence on Gough street. Later we secured a down-town office in the Midway Building on Market street. On March 1st we secured temporary quarters in the Merchants' Exchange Building, and permanent rooms in the same building are expected to be ready in about a month.

In addition to the main office and Secretary's room, there will be a meeting room to accommodate fifty persons, for the use of members for private meetings.

The New Library.

The Association's valuable library of municipal literature, together with all of the data gathered during the previous twelve years, was destroyed in the fire. A new one is already started and matters relating to municipal work and improvements will be filed and indexed for reference as before.

Legislative Work.

Our attorneys spent much time before the last Legislature in behalf of the various bills in which we were interested.

We suggested several changes in the criminal laws of California to Hon. John F. Davis, Code Commissioner of California. He approved the same, and the following bills were passed at the last session of the Legislature and signed by the Governor:

Superior Court Appeal Reduced From a Year to Ninety Days.

The time in which an appeal can be taken from a judgment in a criminal proceeding has been reduced from one year to ninety days; this applies to appeals taken from judgments rendered in the Superior Court.

Police Court Appeal Reduced From a Year to Fifteen Days.

The time within which appeals may be taken from judgments rendered in Justices' or Police Courts has been reduced from one year to fifteen days, and the time within which an appeal can be taken from an order made by such Justice or Police Court has been reduced from sixty to ten days.

Habeas Corpus Writ Must Go to a Higher Court.

The law with reference to writs of habeas corpus has been so amended that, where an application is made for a writ to a Superior Judge and the writ is denied, a second application can not be made to any other Superior Judge, but must go to a higher court, unless the application is based upon some question of fact that did not exist at the time of the first application. Copies of all applications for writs of habeas corpus must be served upon the District Attorney twenty-four hours before the matter is heard in court in all cases where the party applying for the writ is held in custody by a police officer.

Reconstruction of Land Titles.

The Association advocated the amendment of such sections of the Code of Civil Procedure as would be necessary to give the people the right under the law of eminent domain to take possession, if necessary, of the books and other data of abstract and title insurance companies, for the purpose of reconstructing the public records of land titles in San Francisco.

Appeal in the Steffens Case.

We had prepared and submitted a brief in the Steffens case in the Supreme Court, covering those points that referred to the constitutionality of the Primary Election Law.

Removal of Land Office.

We urged upon the authorities at Washington that the U. S. Land Office, which had been removed to Oakland after the fire, be returned to San Francisco, and were advised that when suitable facilities could be afforded in a Government building the question of return of the office to this city would be given due consideration.

Auxiliary Fire Protection System.

The fire of April 18th, 1906, having demonstrated more than ever the necessity for an auxiliary fire protection system for San Francisco that would render available the salt water in the Bay, the Association made a study of auxiliary systems in use in other cities in the United States. As a result, a report was prepared, advocating a high pressure system for the congested business districts of San Francisco, with pumping stations located near the water front and fire boats which would protect the water front and be available in case the pumping stations should be injured by earthquake.

Our plan was submitted to the Mayor and the Board of Supervisors, who tentatively approved the same, and the City Engineer was directed to prepare plans and estimates of cost of such a system in order that the question of issuing bonds for its construction might be submitted to a vote of the people. Such plans have been prepared and a system laid out which, if approved and executed, will protect San Francisco from another general conflagration.

Auxiliary Fire Protection System for Van Ness Ave.

On account of the great number of wooden buildings erected on Van Ness Avenue to accommodate retail business, the risk has been great, high rates of insurance demanded, and many have been unable to secure a sufficient amount of insurance. The Association submitted a complete plan for an auxiliary high pressure system for that district and suggested that the property owners and merchants in that district construct it at their own cost, as the reduction in rates and increased protection would soon amount to more than the cost of the system. The Board of Fire Underwriters approved our plan and stated that a reduction of fifteen per cent from the then existing rates would be made as soon as such a system was completed. A line of twelve-inch pipes, from the Bay to Market street, with eight-inch laterals furnishing water at 300 pounds pressure, and a complete pumping station, could have been built for $171,649.00. The storekeepers there apparently did not feel that their location was sufficiently permanent to justify the outlay, even though the saving in insurance would have returned the amount of the cost in two years.

Widening Montgomery Street.

The Association endeavored repeatedly to secure favorable action by property owners along Montgomery street to the plan of widening that thoroughfare. While a number of property owners favored the idea and were willing to share the cost of the work, it was found impossible to secure the cooperation of a majority in favor of any plan, and we most reluctantly abandoned our efforts.

Oriental Buildings For Chinatown.

The Association exerted its influence to secure the use of an Oriental type of architecture for the exterior of buildings in the new Chinatown, with the result that several buildings of that character are now being constructed.

Erection of Wooden Buildings Within The Fire Limits.

We have at various times brought to the attention of the Board of Public Works and the Chief of Police violations of the law prohibiting the erection of wooden buildings inside the fire limits. While such were

necessary immediately after the fire last year, the further erection of wooden buildings within the fire limits should be stopped. It is a violation of law, it increases the fire risk and rates of insurance on adjacent property and discourages other property owners from improving their property in a substantial manner. If the regular authorities continue to neglect this important matter we shall be compelled to take legal action upon it.

Changes Recommended In Methods of Settling Accounts.

The Association received many complaints from members regarding the difficulty experienced in making collections on account of the great areas over which business houses were scattered after the fire and the inadequate transportation facilities, and it was urged that some general action should be taken by merchants to substitute one collection day each month instead of two and to inaugurate the system of paying as many bills as possible by checks instead of waiting for collectors to call.

The Board requested a vote of the Association's members, with the following result:

In favor of paying bills by mailing checks	672
Opposed	28
In favor of abolishing "Steamer Day" collections January 1, '07	617
Opposed	74

The members were notified of the result and a set of suggestions distributed regarding rules to be adopted in making the change. It was recognized that some lines of business would prefer to continue the old system and that any change must be voluntary. Our suggestions have been largely followed and highly commended, particularly the custom of paying by check. A few found it difficult to stop Steamer Day collections and are still using that method.

Insurance.

The Association has taken an active part in fire insurance matters during the year. As the members experienced great difficulty at first in securing "proofs of loss" blanks, we prepared, under the direction of our attorney, a complete form covering all requirements and printed 15,000 copies. Ten copies were furnished free of charge to any member and additional copies at the cost of printing. Besides the copies furnished to members, four copies were given free to persons not members and additional copies at cost.

We took an active part in the formation of the Policy Holders' League. The League rendered much service in facilitating the settlement of losses by the Firemen's Fund Insurance Company and the Calumet Insurance Company, but, owing to the delay upon the part of policy holders in joining the League, it was decided to abandon the original plan of attempting to make general settlements with all companies.

Stationary Engineers' License.

We opposed the ordinance introduced last year licensing stationary engineers, as several of its provisions would have rendered the ordinance invalid; and we recommended to the Supervisors that if any ordinance of the kind were passed it be modified so as to be valid and fair to all concerned.

Work of Association Inspector On Street Work.

Daily inspection of all the street paving and sewer work done under the bond issue has taken place, except during a time immediately following the great fire. This inspection by Mr. Benjamin Heath, the Association's Inspector, has been of great value and has gone far toward securing the good class of work that has been obtained under the bond improvements. Much credit is due to the City Engineer's Department for the friendly interest it has manifested in this work, and for the co-operation it has uniformly extended to this Association and to our Inspector, especially when any portions of the work have been reported not up to specifications.

City Bonds.

It is unfortunate that the rate of interest prescribed has delayed the sale of the City bonds. Very important improvements have been held back on that account. The recent disaster injured so many pavements that a general repaving of the downtown streets must now be undertaken. This will require a large amount of money, and efforts should be made to secure the necessary funds as soon as possible.

Water Front Improvement.

An important action taken by the Association was the formation of the Water Front Improvement Committee, for the purpose of hastening the needed improvements along the water front and also securing such legislation as would enable more extensive improvements to be undertaken.

The Committee is composed of representatives of the various commercial, shipping and lumber organizations, as well as of the three transcontinental railroads, and has done excellent work.

Besides securing action in regard to clearing the docks of private obstructions and thus giving more room for handling cargoes the Committee secured the passage by the Legislature of the following bills:

Senate Bill No. 461, providing a $2,000,000 bond issue. This was signed by the Governor and will be submitted to a vote of the people at the next general election.

Senate Constitutional Amendment No. 29, providing a seventy-five-year term for State bonds, and allowing a sinking fund to be first created after the expiration of the first quarter period of the life of the bonds. This was signed by the Governor and will be submitted to a vote of the people at the next general election.

Senate Bill No. 869, whereby $250,000 was loaned to the State of California from the School Fund; and **Senate Bill No. 870**, whereby this sum of $250,000, loaned as aforesaid, was appropriated for the immediate needs of the San Francisco water front, were also signed by the Governor.

Senate Bill No. 862, whereby it was provided that the monthly accounts of the Secretary of the San Francisco Harbor Commissioners should be regularly certified by a certified public accountant, and that a copy of such statement should remain on file, open to public inspection for six months, failed to become a law by lack of the Governor's signature.

Report on Export Trade.

The Association printed in pamphlet form 2000 copies of an important report on export trade by Mr. Hamilton Wright. The report calls attention to the methods that should be pursued by California merchants in order to secure trade in the Orient, and the Association will distribute copies free to all merchants interested in this class of trade.

Reconstruction Dinner.

On July 25th, 1906, the Association held its semi-annual dinner. This occasion was a notable one, as the dinner was held amid the ruins of the St. Francis Hotel, less than a hundred days after the fire which destroyed the hotel's interior. Two hundred and seventy-five members were present, that being the greatest number that could be accommodated, and over one hundred were unable to attend for lack of room. The fact that a dinner could be held at such a time and place made the affair of great interest and it was widely commented upon abroad.

Annual Banquet.

The annual banquet of the Association, held in the newly completed Fairmont Hotel on April 18th, this year, and celebrating also the New San Francisco's first New Year, was the largest affair of the kind ever given in San Francisco. Nine hundred and five guests were present at table, and four hundred others, whose applications were received after all seats were taken, were furnished admission to the speaking, which was held in the foyer of the hotel.

The Work Before Us.

A far greater and more important work now lies before the Association than has ever confronted it before. The problems growing out of the reconstruction and rehabilitation of the city are so many, so large and so complicated, that it is difficult to determine on the most important and not waste energy by attempting too many different ones and thus fail to accomplish the best possible result.

Among the more pressing matters to which the Association intends to give its attention during the coming year are the following:

New Bond Issue.

The failure to sell the city's 3½ per cent bonds at par, as prescribed, makes it necessary to take early steps to provide an issue which can be sold.

The **new sewer system** provided for under the old bond issue has scarcely been begun. Such a system is more necessary than ever.

The entire downtown business district must be **repaved** as soon as building operations are completed. This will take much more money than was provided for the partial repaving contemplated in the previous bond issue.

Our **municipal buildings** must be reconstructed at the earliest possible date.

New **school houses** must be provided, and our long-desired **hospital** must be built.

A city charter can not control a money market, and the charter must be amended to permit the sale of bonds to the highest bidder, for the conditions when the bonds are to be sold may be quite different from those when charters are made.

Street Cleaning and Sprinkling. The thorough cleaning and sprinkling of the streets must be resumed at the earliest possible date. The old system, built up after years of study and experience, has been destroyed, and during the past year there has been little if any system employed except on a few streets in the Western Addition. The downtown streets must be thoroughly and regularly cleaned and heavily sprinkled. The Mission and North Beach districts need better cleaning and sprinkling, and a complete system and regular schedule should be adopted that will give to every street in the city its regular number of cleanings each month. The amount of dirt that has accumulated on the streets is enormous, and it will take a much larger appropriation than heretofore to remove it and keep the streets even fairly decent during the coming year.

Street Paving and Repairs. Through the efforts of the Street Repair Association a number of the principal thoroughfares have been temporarily placed in condition, so that heavy teaming is possible between the water front, the freight yards and the business district. This has been accomplished by large private subscriptions, and while such assistance is necessary for immediate relief in an emergency, or as an object-lesson, it is now the duty of the city to provide at once the funds to properly perform this work and maintain it, systematically repairing the streets until conditions are such that they can be gradually repaved.

Auxiliary Water Supply for Fire Protection. The Association will continue to urge the early installation of the proposed auxiliary high-pressure system for fire protection.

Water Supply. San Francisco will eventually go to the Sierras for its water supply. This will involve a large expenditure. Every care should therefore be exercised that the plan selected be the best. Meanwhile, and until such a supply is ready for delivery in San Francisco, steps should be taken to preserve and protect the existing supply, which should be acquired as soon as possible. A special committee is at work upon this subject in conjunction with other civic bodies.

Charter Amendments. A special Committee on Charter Amendments has been formed for the purpose of studying this subject and is co-operating with other organizations that have amendments to propose.

Delay in Freight Delivery. So much trouble has been experienced by our members from delay in the receipt of transcontinental freight that a special committee has been appointed to study this question exhaustively. That Committee is now busily engaged in an endeavor to find a remedy for the difficulty.

Increase in Dues of Active Members. To perform a fair share of the work which now urgently appeals to the Association for accomplishment during the next two or three years will require large expenditure for office work, outside inspectors and expert investigators. Believing that the general desire is that the Association should extend its usefulness to the greatest extent possible, the Directors have voted that after July 1st, 1907, the dues for **Active** members shall, for the next two years, be fixed at $2.50 per month, and for **Associate** members at $1.00 per month.

Amendments to the Constitution are submitted providing for two kinds of membership, Active and Associate, so that the Active membership need not be limited to those engaged in mercantile business, and further providing that any person eligible for Active membership is also eligible for Associate membership. While it is desired that all the present regular members shall remain on the Active list, no member need withdraw on account of the increased dues.

A Long Pull, A Strong Pull, and All Together. A special appeal for your hearty and continued support is made to you in the general announcement of the change in dues. The good people of San Francisco were never so strongly put to the test as now to exercise their highest qualities. The devotion and the loyalty of our membership has been a great encouragement to the officers in the past, and it is hoped that with the increased responsibilities now placed upon us we shall all of us be ready to always overlook our private interests and fight a good fight for our beloved city, with the result that we may soon again see her prosperous, happy and attractive.

Very sincerely yours,

Frank J. Symmes,

President The Merchants' Association of San Francisco.

TREASURER'S REPORT

—of—

RECEIPTS AND DISBURSEMENTS

—for the—

FISCAL YEAR ENDING APRIL 30, '07.

Balance Cash on hand with Treasurer May 1st, 1906		$ 2,429.79
In Savings Banks		731.37
Total		$ 3,161.16

Receipts.

Dues	$11,752.00	
Insurance	375.00	
Special Subscriptions and Sundries	482.91	
		$12,609.91
Total		$15,771.07

Disbursements.

Meetings, Entertainments and Receptions	$ 160.20	
Library	52.40	
Postage, Telegrams and Messengers	333.28	
Inspecting Bond Improvements	518.50	
Furniture and Office Fixtures	675.16	
Salaries	4,552.60	
Rent and Office Expenses	1,100.84	
M. A. "Review"	2,500.81	
Distribution	65.60	
Printing Circulars and Notices	474.85	
Stationery and Supplies	437.37	
Legal Expenses	1,390.90	
Sundries	528.01	
		$12,790.52
Balance Cash on hand May 1st, 1907		$ 2,980.55

Respectfully submitted,

BYRON MAUZY,

Treasurer The Merchants' Association of San Francisco.

ASSOCIATION COMMITTEES.

The Men Who Will Carry On the Campaign for the Coming Year.

STANDING COMMITTEES

Public Affairs

Hartland Law, Chairman

F. J. Koster — W. J. Stafford

R. H. Swayne — David Bush

Publicity and Promotion

A. H. Vail, Chairman

I. O. Upham — J. A. Eveleth

F. G. Sanborn — H. W. Postlethwaite

Trade and Finance

Andrew M. Davis, Chairman

David Bush — Byron Mauzy

C. K. McIntosh — Gustav Brenner

SPECIAL COMMITTEES.

1. **Water Supply.**
   (A. H. Vail, Chairman.) To consider matters relating to the present and future water supply of San Francisco and recommend action thereon.
2. **Harbor and Water Front.**
   (Robert H. Swayne, Chairman.) To consider matters relating to the maintenance, operation and improvement of the harbor and water front, etc.
3. **City Government.**
   (Andrew M. Davis, Chairman.) To consider matters relating to the city government and the enforcement of existing laws and ordinances and to recommend new ones.
4. **Street Improvement.**
   (W. G. Stafford, Chairman.) To consider matters relating to street cleaning and sprinkling, sewers, and street improvements of all kinds, except those included in the Burnham Plan.
5. **Fire and Police Protection and Insurance.**
   (David Bush, Chairman.) To consider matters relating to auxiliary fire protection system, the Fire Department and insurance questions.
6. **Membership.**
   (Frank J. Symmes, Chairman.) To have charge of increasing the membership of the Association.
7. **Street Railroads and Terminals.**
   (F. G. Sanborn, Chairman.) To have charge of matters relating to the improvement of street railroad transportation, and the extension of steam railroad lines and improvement of their terminals.
8. **Trade and Transportation.**
   (Gustav Brenner, Chairman.) The trade and commerce of San Francisco and regulating freight rates.
9. **Entertainment.**
   (Byron Mauzy, Chairman; Hartland Law, F. J. Koster.) To have charge of entertainment and reception of visitors.
10. **Burnham Plan.**
    To promote the early improvement of the city in accordance with the Burnham Plan and to secure action.
11. **Charter Amendments.**
    (James D. Phelan, Chairman; F. W. Dohrmann, L. M. King, E. J. Morser, Allen G. Wright.) To consider and recommend such amendments to the Charter as may seem desirable.
12. **Issue and Sale of Bonds and Bond Improvements.**
    (C. K. McIntosh, Chairman.) To consider action necessary in connection with bond issues.
13. **Public Accounting.**
    (F. J. Koster, Chairman.) To secure a uniform system of public accounting for San Francisco.

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION, 2000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange Building, San Francisco. FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, EDITOR.

LAW AND ORDER MUST BE MAINTAINED.

It wouldn't have been a bad idea to have had twenty-four sheet placards bearing the legend *"Law and Order Must Be Maintained"* freely distributed about the city the past few weeks. That is the keystone of the new San Francisco at present, aside from the rights of capital and labor. Liberty is a great privilege, but it should not be misconstrued as license. An Easterner, but a few nights since, leaving the Van Ness theater and en route to a cafe, saw and heard to the consternation and fear of himself and the ladies he was escorting, this: A sudden rush of men, shouts hoarse with violence, the flash of shots fired in the air by men fleeing from an undisciplined mob bent on beating out of human semblance the fugitives. Another shot, aimed to kill, the cry of a man receiving his death wound. What reports of the Wild and Woolly West, half forgotten by this visitor and his friends, will not spring back to renewed life and force when the tale of this midnight adventure is told and retold in New York. The other day a woman fell by a misjudged step, as she attempted to alight from a car. It was night and the carmen did not observe her. Others did, others who, forgetting that they were men born of women, let her lie and departed with abuse at her unconscious form till long after a good samaritan who did not fear the epithet of "scab," found her. Another instance: A widow who has worked to the satisfaction of her employers for some years, keeping herself and her babies, was found by the car strike living far out in the suburbs. She moved to the house of a friend to be within walking distance of the store, leaving her children with her brother and his wife. At last the maternal craving could not be denied, she obtained permission from her employer to leave early, and, taking a car, went out to see her babies. The joy of the meeting tempted her to repeat the trip. A block from her destination her brother met her on the car with the adjuration, "For God's sake, don't try this again; we are starving. They have been to all the stores, and we can't buy even milk since you came out here last." There are many citizens who pay their taxes who have nothing whatever to do with either capital or labor in the sense of employing or being employed, and who yet have been deprived of the right to ride on the cars without being insulted and endangered.

The Police Commission the Foundation.

But if the maintenance of law and order be the keystone of the new San Francisco, the Police Commission is the foundation. The apathy of the police force is notorious; yet there are many first-class men in the organization. Once let the upper office show their will in the maintaining of the peace and the men will and can do their duty. There is no necessity for the militia. Public Opinion and Public Prosecution are doing their work to-day. Mr. Calhoun says there is no strike and in the main he is right. The grafters are running for cover and being uncovered. The eyes of the world are on San Francisco to-day, and we are rapidly recovering not only our own self-esteem, but our credit. We were once long on credit; lately we have seemed short on security. We are not the only city that has discovered graft; if we are one of the few that have driven it out. We are not the only city that has union troubles. We have an unfortunate combination of disasters. Fire and graft and strike have left us weak and our weakness has made us a shining target for the slings and arrows of outrageous fortune hunters and hot-headed leaders of labor organizations.

But if, despite our weakness, we put our house in order, not only will confidence be re-established, it will be placed on a far higher plane than before. It is to the merchants of San Francisco the eyes of the world are turned in expectation, particularly the eyes of the United States and of Washington. Municipal problems are, in minor degree, state and national problems.

Conditions Sway the Choice of Capital.

There is no grave doubt in the minds of the onlookers as to the ability of San Francisco to re-establish herself. Here on the shores of a great bay and a mighty ocean, with a magnificent harbor, a back country of unsurpassed production and hardly suspected resource, a great commercial center must infallibly arise. But conditions sway the choice of capital. A bond issue, for example, is placed by the law of supply and demand. Our local railroads with their ample securities have borrowed money at four per cent.; can a troubled municipality expect to borrow at three and a half? Lack of protection demands a higher rate of interest. It is, in slang parlance, up to the merchants of San Francisco to re-establish protection and confidence. The Merchants' Association is a body of great potentiality; that power is recognized by the outside world and expected to be used. The Association has mapped out a course of action, appointed competent and vigorous committees; it is the part of the merchants to support them by word and deed. So shall the good work already started, already showing results, be carried on to the end and the New San Francisco become a glorious reality.

The Height of Frame Buildings.

There has been much discussion, pro and con, by property owners over the projected limit of the height of frame buildings. The ordinance as formulated provides for a height of not more than forty-five feet, taken from the center of the building, and a limit of four stories facing the street.

The right point of view is back of the Fire Chief, the man who has to put out the fires. When it is remembered that the extra five feet over which there has been much dispute means *ten per cent more of inflammable material in every block*, one can not but see that the views held by the Fire Department and the Underwriters are the most tenable.

Schools, Streets and Sewers.

Not long ago London was stared out of countenance by a cabalistic display of three large white letters, S.S.S. They were everywhere—on fences, billboards, on the railroad bridge that crosses Ludgate Hill, on illuminated signs, at the underground railroad stations, in the papers, in pamphlets, everywhere—a great and highly successful advertising campaign for Somebody's Sarsaparilla. San Francisco has three S's that ought to stare us out of countenance: Schools, Streets and Sewers. Many children are being taught in tents, the conditions of the streets need no censor, our sewer system can not be replaced without money. *These are all absolute emergency necessities,* and with it all comes the budget announcement of the spending of $720,000 for the Geary-street railroad. This is not the time for the discussion of the values of municipal ownership, though such ownership under a clean-swept, new-broom administration undoubtedly has its best chance of a successful proving. One of the great problems of municipal versus private ownership has always been the difference between the rightful profits of the private corporation and the graft and waste of the municipal directorship.

That Geary-street Railroad.

This is not a time for experiments, however successful their probable outcome, when the city needs every cent of the money voted for to mend its streets, keep them clean, give its children education in suitable surroundings and preserve its health. There is, moreover, almost a positive assurance that the experiment of the Geary-street line will never be carried out. The question of the appropriation being legal is very doubtful, according to expert counsel. There is no doubt that whether for private ends or not, certain taxpayers will pay under protest, the money will be tied up, and if the assumption of illegality is correct, ultimately returned. What our citizens need first is the supplying of emergency needs. They have always been liberal taxpayers, cheerful to rise above the dollar in the cause of public benefit. The Los Angeles folk pay $2.60. But we need every cent of that dollar for the immediate necessities of the three S's.

The Poles on Market Street.

With the issuance of the current REVIEW the north side of lower Market street is ready to have the tracks raised for the trolley cars. The question of poles is a big one. Market street is the most important business thoroughfare west of Chicago; it should be the most beautiful. Since trolleys there are to be, let us do away as much as possible with the unsightliness and danger of overhanging wires and have the center poles between the tracks. The United Railroads have promised to abide by the city's choice of poles; the Supervisors claim that they delegated the Mayor to acquaint the railroads with their choice. Mr. Mullaly says the Mayor has said nothing. In the meantime the poles, of one sort or another, will soon be placed in position, and the question wants solving the right way. It would do no harm and a great deal of good if Market street merchants should make known their wishes. The Association stands for center poles, but free expression of separate members helps.

Merchants' Association

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Allan Dunn.....Editor Review

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ASSOCIATE MEMBERS.

Bancroft, Philip, Attorney ..... Monadnock Bldg.
Bartlett, Louis .....1420 Sutter
Bartnett, W. J., Attorney, 1921 Fillmore
Blakeman, T. Z., Attorney, 1607 Gough
Bryant, Edgar R., Physician and Surgeon .....1944 Fillmore

OFFICIAL LIST OF MEMBERS

Reliable Business Guide to San Francisco

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

ASSOCIATE MEMBERS.

Chamberlain, J. P., Attorney .....
Feigenbaum, Sanford, Attorney, 2713 Clay
Houghton & Houghton, Attorneys,.... 1748 Pine.
Humphrey, W. H., Attorney.....Union League Club
Hutchinson & Hutchinson, Attorneys, ... 1117 Mission
Kierulff, T. C., Attorney.....621 Monadnock Bldg.
Lake, Fred'k B., Attorney.... 2008 Lyon
Levy, Eugene W., Attorney and Notary .....1124 Gough
McCoy, H. J., Sec'y Y. M. C. A..... 1220 Geary
Mann, C. S., M. D..... P O Box 2144, San Francisco
McNab, Gavin, Attorney....1661 Webster
Merchants Mutual Adjusting Agency.. .....Mutual Savings Bank Building
Moore, S. I., Secretary the I. C. Moore Estate Co. .....1914 Devisadero
Montague, H. B., Attorney, 2613 Union
Morrison, Cope & Brobeck, Attorneys ..... 1228 McAllister
Naylor, Chas. E., Attorney... ..... 1535 Buchanan
Palmer, Brooks, Attorney..1535 Franklin
Palmer, Sid. S., Notary Public..332 Bush
Palmer, Geo. H., Physician and Surgeon ..... 2446 Jackson
Payot, Henry, Capitalist..Haywards, Cal.
Peixotto, Edgar D.....Union Trust Bldg.
Regensberger, Martin, M. D....3376 Clay
Rosenstirn, Julius, Physician and Surgeon ..... 1626 Sutter
Son, Chas. A. ..... 2124 Broadway
Smith. Sidney V., Attorney..... Security Savings Bank Bld.
Thomas, Gerstle, Frick & Beedy..... 787 Market
Van Fleet, W. C., Attorney ..2319 Cal.
Van Wyck, Crittenden, Dentist..... 1509 O'Farrell
Vecki, Victor G., Physician and Surgeon .....1408 Geary
Ward, Jas. W., Physician and Surgeon ..... 1380 Sutter
Ware, John H., Notary Public.....307 Monadnock Bldg.
Wolf, E. Myron, Attorney..602 California
Wright, Allen G., Attorney..... Monadnock Bldg.
Wright, George T., Attorney,..... Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, James M.....3400 Washington
Batchelder, Geo. A., Bank Director.... ..... 804 Kohl Bldg.
Blair, R. K., printer Geary & Buchanan
Brenner, Gustav .....2308 Buchanan
Briggs, Arthur H. .....Treasurer, Fairmont Hotel
Briggs, H. F., Manager of the Viavi Co. ..... 636 Pine
Carpy, Chas., Bank Director ... . Union Trust Bldg.
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Greenebaum, M., Merchant ..... 6th and South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
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Koster, F. J., Cooperage, 22d & Illinois
Landsberger, Julius A....Chronicle Bldg.
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McNicoll, A. J., Elevators ..... Stockton, ...Stockton, North Point & Beach Sts.
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Martin, A. H., Merchant, The Emporium
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant, 1901 Van Ness
Page, Charles.....2518 Pacific Ave.
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Sherman, L. S.....1635 Van Ness .....1046 Monadnock Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters ..... Ferry Building
Symmes, Frank J., Merchant..... ..... 1046 Monadnock Bldg.
Talbot, W. H., Merchant, foot of Third
Taylor, H. H., Manager Mills Bldg. .... 832 Octavia
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant, 17th & Folsom
Van Arsdale, W. W., Lumber Dealer.. ..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co. .....909 Kohl Bldg.
Walker, David F., Bank Director ... .California & Montgomery

Regular Members Classified According to Business.

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 508 MERCHANTS' EXCHANGE, SAN FRANCISCO, and it will be inserted in the next issue.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... .....Monadnock Bldg
Barrow, Wade, Guthrie & Co., ... 781 Market
Crook Audit Co., The ....431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Cal. Society of Certified Public Accountants....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick ....215 Pine
Jones, Caesar, Dickinson Wilmot & Co... ..... Monadnock Bldg.
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B. .....489 Golden Gate Ave.
McLaren, Goode & Co....339 Montgomery
Price Waterhouse & Co. ..... 528 Monadnock Bldg.
Ruckstell, John R., Claus Spreckels Bldg
Rowe, C. V.....502 Kohl Bldg.
Young, Douglas .....2578 California

ADDING MACHINES.

Eagan, J. E.....2123 Fillmore

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co. ..... 2170 Post
Tuttle, Lauren T.....332 Delbert Block

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son .....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co. .... Merchants Exchange
Colley, C. J.....731 Monadnock Bldg.
Curlett, Wm. ....1008 Mutual Savings Bank Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Maggs, Herbert B.....125 Alpine
McDougall Bros. ..... 721 Devisadero
Meussdorffer, C. A..446 Monadnock Bldg.
Meyer & O'Brien ..... Midway Bldg
Meyers & Ward.....Kohl Bldg.
Mooser, Wm. ..... Union Trust Bldg
Paff, Chas. ..... 1153 O'Farrell
Pelton, John Cotter.....1767 Geary
Reid Bros. .....2325 Gough
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....16 First

ART GLASS.

California Art Glass B. & C. Wks..... .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission bet. 4th & 5th
Schussler Bros. ..... 1218 Sutter
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Volz & Freese.....947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Building

ASBESTOS COVERINGS.

Johns, H. W., Manville Co. ...180 Second

ASSAYING.

Weissbein Bros. ..... 2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co. .... Valencia near 16th
Ordway, W. C. .....6th & King
Spear, E. S. & Co. ..... 24 Fell

AUTOMOBILES.

Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Gulf Bag Co.....8 Telegraph, Oakland
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co....Eddy & Fillmore
Simpkins & Thorp 131 13th
Young & Swain Baking Co..... ..... 1433 Devisadero

BANKS & BANKERS.

American National Bank .... Merchants Exchange Bld.
Anglo-Californian Bank, Ltd..... ..... Pine & Sansome
Anglo-Californian Bank, Ltd. ....Mission Branch, 2049 Mission
Bank of California ..... 422 California
Bank of Italy of San Francisco .... 632 Montgomery
California Safe Deposit & Trust Co..... ..... California and Montgomery
California Safe Deposit & Trust Co.... .....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co.... .....Uptown Branch, 1740 Fillmore
Canadian Bank of Commerce ....California & Sansome
Central Trust Company... 42 Montgomery
Citizens' State Bank .....1447 Fillmore
Crocker National Bank of San Francisco ..... Post & Market
Donohoe-Kelly Banking Co., The..... ..... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society.... ..... 526 California
Hibernia Savings and Loan Society... ..... McAllister & Jones
Humboldt Savings Bank ....626 Market
International Banking Co..... .....Montgomery & California
Italian-American Bank, ... Montgomery & Commercial
London, Paris and American Bank... ..... Sansome & Sutter
Market Street Bank, The,...7th & Market
Mechanics' Savings Bank .... 143 Montgomery
Mercantile Trust Company of San Francisco ..... . 464 California
Meyer, Daniel .....Pine & Sansome
Mission Bank, The ..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bank of San Francisco ..... 708 Market
National Bank of the Pacific..Call Bldg
Perrine, Geo. M.....115 Hayes
Russo-Chinese Bank.....417 Montgomery
Rollins, E. H. & Son ..... Kohl Bldg.
Savings and Loan Society, 101 Montgom'y
San Francisco National Bank ....Merchants' Exchange Bldg.
San Francisco Savings Union..... ..... Montgomery & California
Seaboard Bank .....24 Market
Security Savings Bank, 316 Montgomery
Swiss-American Bank.....1432 Fillmore
United States National Bank .... Bush & Fillmore
Union State Bank....Van Ness & Fulton
Wells-Fargo-Nevada National Bank of San Francisco ..... Union Trust Bldg
Western National Bank of San Francisco ..... Powell & Market
Yokohama-Specie Bank, 515 Montgomery

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Enterprise Bottling Co.....2745 16th
Fredericksburg Bottling Co.....1510 Ellis
Rapp, John, & Son ...Eighth & Townsend

BELTING- LEATHER.

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Heins, Alex., Belting Co. ..2413 Harrison

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Christoffer, C. M..... 528 Stanyan
Leavitt, J. W. & Co. . G. G. Ave. & Hyde
Lee, W. E. ..... 504 Stanyan

BILL POSTERS.

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...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.

Eureka Boiler Works..... 57-59 Mission
Keystone Boiler Works .....
..... Cor. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

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Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co..... 714 Sansome

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..... 6th & Irwin
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Upham Co., Isaac.....104 Battery
Robertson, A. M.... 1539 Van Ness Ave.
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..... 1711 San Pablo Ave., Oakland
Swinger, W. W.....228 California
Whitaker & Ray Co. .....141 Grove

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Brockton Shoe Co., The ... 1025 Fillmore
Buckingham & Hecht .....
..... Valencia and Twenty-sixth
Cahn, Nickelsburg & Co.....
..... Sixth & South
Heim, F. L. ..... 1556 Fillmore
Koenig Shoe Co., The ...1541 Van Ness
Kutz, G. M. Co. ..... 18th & Bryant
Mauzy & Reid Co.....Mission near 2nd
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal, Feder Co. .....
..... Van Ness Ave., nr Sacramento
Rosenthal's, Inc. ....O'Farrell & Fillmore
Sommer & Kaufman..1430 Van Ness Ave.
Sullivan Shoe Co. ..... 1470 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co. ..... 642 Howard
Wolf, H., & Bro.....Fillmore near Geary
Young, Geo. H. Inc. ..... 207 Second

BOX FACTORIES.

American Box Factory .....
Korbel Box Factory ..... 2014 Bryant

BREWERIES.

Burnell & Co. ... 1009 Golden Gate Ave.
Hibernia Brewery ..... 1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co. ..... 762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brewing Co.....
.....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co..... 530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.

California Brick & Clay Mfg. Co.....
.....223 Monadnock Bldg.
Patent Brick Co., The, Merrimac Bldg

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Atlantic, Gulf & Pacific Co., ...
..... Monadnock Bldg

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Bunker, C. D. & Co., 407 Washington
Heise, Chas. Ed., & Co. ..Custom House
Mayhew, F. E. & Co. ... 536 Washington
Mattoon & Co. ..... 409 Battery
Reed, George W. .....511 Washington
Swayne, Hoyt, & Co.....Battery nr Clay

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Clegg, Serwe & Brien.....528 Third

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DuVal, W. M., & Co. .. Monadnock Bldg
Maillard & Schmeidell.....
..... California & Front
Page Bros. .....414 Montgomery

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..... 502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre .....
..... Merchants' Exchange Bldg.
Goldman, Max ..... 339 Bush
Hopkins, J. P. ..... Kohl Bldg.
Irvine, James ..... 308 Page
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co.....420 California
Rehfisch & Hochstadter, 2669 California
Skaller, Geo., & Co. .....
Sternberg, Frank....2205 Cedar, Berkeley
Toplitz, Jos. B. .....339 Bush

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Ottinger, A. ..... Market and East

BROOMS, BRUSHES AND WOODENWARE.

Van Laak Mfg. Co. .....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building & Loan Assn..
..... 211 Church
Pacific States Savings & Loan Company .....2548 California

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Gilbreth, Frank B. .....Atlas Bldg.
Holden-Deuprey Co.....1665 Mission
Levy, Oscar S. ..... 2197 Devisadero
Richards-Neustadt Construction Co....
..... 237 Monadnock Bldg.
Waterhouse and Price ..... 228 Oak

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Clayburgh & George ..... 1810 Bush St.
Decourtieux, A., ..11th and Market Sts.
Finke, Fred H. ..... 10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co. ..... 916 Larkin
Roberts, W. F. ..... 2849 California
Schweitzer, J., & Co. ..... 1412 Bush
Stone & Ecklon Co. .....
Taate, Wm. Co. ...5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....
..... 315-19 Bryant

CAN MANUFACTURERS.

American Can Co.....7th & Townsend

CANNED GOODS.

Hunt Bros. Co. ..... Haywards, Cal
Jersey Island Co. .....
.....644 Taylor Ave., Alameda
Spanish American Food Co.....180 Erie

CAPITALISTS.

Bishop, Chas. R. .....
..... University Bank Bldg., Berkeley
Borel, Ant. & Co. ..... Kohl Bldg
Brittan, N. J. ..... Pacific Union Club
Center, John ..... 2828 Sixteenth
Dean, W. E. ..... 318 Kohl Bldg
Lenman, James ..... 3508 Clay
Fontana, Mark J. .....1st & Filbert, Oak
Hopkins, E. W. 735 4th
Levy, H. M. .....1302 Post
Moore, A. A., Jr.....15 Second
Phelan, James D. .....Mutual Bank Bldg
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M. ..... Albany Block, Oak.
Spreckels, Claus.....Mutual Bank Bldg
Spring Valley Water Works .....
..... Sutter & Franklin
Thomas, H. W.....268 Market
Thompson, R. R., 436 Montgomery Blk.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E. ..... 710 Montgomery
Murray, S. C. .....1225 Fell
Robinson & Gillespie .....2447 Sutter

CARPETS.

Gullixson Bros., Inc.....11th & Church
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co.....1638 Fillmore
Walcom, Geo. Co..... 637 Turk
Walter, D. N. & E. Co..Sac. & Van Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co. .... 911 Golden Gate

CARRIAGE COMPANIES.

United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co.....732 Brannan
Larkins & Co. Guerrero bet. 14th & 15th
Schindler, H. B. & Co. ..... 172 Spear
Studebaker Bros. Mfg. Co .....
..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D.....
.....Fell bet Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W. ..... 931 Ellis

CASH REGISTERS.

Autographic Register Co. of S. F. .....
..... 38 Clementina
National Cash Register Co., The.....
..... 1283 Golden Gate Ave
Pacific Coast Cash Register Co.....
.....16 City Hall Sq

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
..... 1024 Franklin

CENTRAL PARK ASSOCIATION.

McNeill, D. R. ..... 498 Dubocc

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Bldg.
Kessler, Geo. A. & Co.....
..... 999 Monadnock Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The...
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co. .....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....310 California
Weule, Louis Company ..... 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co. .....
...Golden Gate Ave. and Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben .....15 Powell
Blaskower, M., & Co. .....
.....1117 Van Ness Ave.
Cahen, Sig. ..... Van Ness Ave. & Bush
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California near Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....
..... Franklin & Ninth, Oakland
Judell, H. L. & Co. ..... 1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co. ..... 307 Market
Michaelitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S. .....1623 O'Farrell
Plagemann, H., & Co. .....
.....403 Golden Gate Ave
Rinaldo Bros. Co. .....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co.....527 Market

CIRCULAR DISTRIBUTORS.

Well, Wm. M. ..... 221 Fell

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc. .....
.....Van Ness and California
Gebhardt, C. & Co....917 Van Ness Ave.
Golden Gate Cloak & Suit House.....
.....Market near Jones
Gould, Sullivan & Co.....815 Van Ness
Livingston & Co. .....
Ransohoff, L. .....1655 Van Ness Ave.

CLOTHING DEALERS.

Alexander & Danziger ..... 933 Post
Atkins, Robert S.....1110 Van Ness Ave.
Brown Bros. & Co..950-52 Van Ness Ave.
Carroll & Tilton Co. ..... 1440 Fillmore
Frank Bros. ..... 1356 Fillmore
Gildea, J. J. & Co..Grant Ave. & Market
Hastings Clothing Co. .....
..... Van Ness & Pine
Hirsch Bros. ..... 2009 Fillmore
Hoffman, Rothchild & Co. .....
.....Golden Gate Ave. & Gough
Kellus, Chas., & Co., King Solomon's Temple ..... Sutter & Fillmore
Lillenfeld, Alfred, & Co..... 1895 Sutter
Mandel, Weiner & Co. ..... 39 South
Neustadter Bros. ..... 115 Hayes
Pauson & Co. ..... Van Ness & Post
Raphael's Inc ..... Fillmore & Geary
Roos Bros. ..... O'Farrell & Fillmore Sts.
Straus, Louis ..... 32 W. El Dorado

COAL DEALERS.

Allen, Charles R. .....
.....Foot of Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C. .....
.....S. E. cor. Second & Townsend
Easton Coal Co. ..... 131 Folsom
Fritch, J. Homer.....110 East
Greenberg, A. H. ..... 1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas .....500 Eddy
Oregon Coal & Navigation Co.....
.....Broadway & East
Peabody, E., & Co.....101 Folsom
Rosenfeld's Sons, John...809 Montgomery
San Francisco & San Joaquin Coal Co...
.....310 Montgomery Block
Stafford, W. G., & Co. ..... 214 East
Western Fuel Co.....340 Steuart

CODFISH DEALERS.

Alaska Codfish Co., Sacramento & Davis
Atlantic Fish Co. ..... 423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot of Spear

COLLECTORS.

Curtin, D. A. ..... 323 Monadnock Bldg

COMMISSION MERCHANTS.

Allison, D. E. & Co. ..... 134 Washington
Armsby, J. K. & Co. .....
.....Howard and New Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co., ...388 Davis
Bodwell Produce Co.....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co. ..... 303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse..
.....2d & Townsend
Campodonico & Burns .....
.....Drumm & Washington
Chauche & Bon ...622 22d St., Oakland
Collins, Thos W. & Co.....
..... 334 Larkin
Cutter, E. B. Co. .. Merchants Exchange
Dairymen's Union . Davis & Sacramento
Eveleth-Nash Co. .....422 Front
De Martini, John & Co.....
..... 112-14 Washington
De Pue, Edgar J.....324 Montgomery
Detels, M. P. ..... 11 Front
Dodge, Sweeney Co. .....
.....5-6 Hathaway's Wharf
Duffy, J. J. Co. ..... Davis near Clay
Dunbar, H. F. ..... 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini .....
.....108-110 Washington
Getz Bros. & Co. .Davis and Sacramento
Griffith-Durney & Co. ..... 208 Battery
Growers' Co-operative Agency .....
..... 436 Front
Guggenhime & Co..Davis & Sacramento
Haight, Fred B. & Co. ..... 44 Clay
Hammer & Co. ..... 230 Clay
Hartter, L. Co. ..... 314 Davis
Hilmer, Fred L. Co. ..... 26 Clay
Hulme & Hart.....
Hume, R. D. & Co. .....110 Battery
Hyman, Jos. ..... Kohl Bldg.
Ivancovich-Trobock & Bergen Co.....
..... 200 Washington
Jacobs & Malcolm ...
..... Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co. ..... 225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son ..... 108 Front
Leist, C. J. & Co.....2835 Washington
Lercari, C. J. & Co. .....128 Washington
Loaiza, W. & Co...Halleck & Leidesdorf
Levy, A. & J. Zentner Co.....
.....Davis and Washington
Lundy, A. L. Co. ..... 9 Mission
Macpherson & Honrihan .....
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co. ..... 104 Clay
Mitchell & Goodall....124-8 Washington
Montealegre & Co.....Hansford Block
Morris Bros. Co. ..... 215 Drumm
Norton Teller Co.....17 Spear
Oleese, G. B. & Co.....504 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. ..... 503 Davis
Roussel & Davidson....59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co.....104 Washington
Schultz-Hansen Co..... 324 Drumm
Schwartz Bros.....2231 Clay
Sherwood & Sherwood ..... 54 Pine
Sloss & Gerstle ..... Kohl Bldg
Southern Pacific Milling Co.....
.....R 86—906 Broadway, Oakland
Stencil, J. .....
Stone, B. F., Jr.....90 Sacramento
Tindal, Geo. W. Co..... .... 1782 Union
Von Husen & Co. ..... 400 Davis
Vanvales, M. D.....513 Eleventh, Oakland
Welch & Co. ..... 502 California
Wetmore Bros. ..... 450 Front
Wolff, Wm. & Co. ..... 248 Mission
Wolf & Sons,.....Drum & Jackson
Wolfen, Max & Co. .....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co. .....
..... 724 Montgomery
Gruenhagen Bros. .....
..... California & Van Ness Ave.
Haas, Geo. & Son ..... 1355 Fillmore
Hromada, Adolph Co. .....
..... Folsom bet. 9th & 10th
Lechten Bros. ..... 1242 Devisadero
Maskey, Frank.....Kearny nr Mrket
Rhine, Henry & Co. .....19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E.....636 Market
Day's Sons, Thos. H. .....
.....547 Monadnock Bldg.
Fahy, Richard .....518 Noe
Masow & Morrison..899 Monadnock Bldg.
Sheehan, John R. & Co., Inc...771 Market
The Woodruff Co.....Pine & Franklin

COOPERS.

California Barrel Co. .....
.....Twenty Second & Illinois
Carl Cooperage Co. .....
.....Boardman & Brannan
Woerner, David, (estate of).....
..... N. W. Cor. 14th & Harrison
Herbert & Cordes.....379 Seventh

COOPERAGE STOCK.

Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS

California Cotton Mills Co. .....
.....East Oakland

CRACKER MANUFACTURERS

American Biscuit Co. .....
..... Battery & Broadway
Pacific Coast Biscuit Co. .....38 Steuart

CREDIT BUREAU

Merchants' Credit Assn..... 24 Drumm

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. .....
..... 6th & Yuma
Cowen-Heineberg Co. ..... 527 Market
Nathan-Dohrmann Co., Van Ness & Cal.
Schloss Crockery Co.....Folsom & Fifth
Sternheim, S. & Son ...1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co. ..... 23 Market

CURIO DEALERS.

Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. .....
..... 49 Sacramento

DEPARTMENT STORES.

Emporium, The.....
.....Cor. Post & Van Ness Ave.
Prager's ..... Market & Jones

DESKS & OFFICE FURNITURE.

Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co.....659 Mission
Rucker Desk Co.....908 Van Ness
Yawman & Erbe Mfg. Co.....42 Oak

DISPLAY FIXTURES.

Frankel Display Fixture Co. .....
..... 867 O'Farrell

DOORS AND WINDOWS.

California Door Co. ..... 24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B. Drayage Co...926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co. ..... 609 Seventh
Emmons, G. W. ..... Bush & Battery
Farnsworth & Ruggles ..... 109 Davis
McNab & Smith.....215 East
Overland Freight & Transfer Co.....
..... 35 Second
Pierce-Rodolph Storage Co. .....
..... Eddy & Fillmore
Rode, C. B. & Co.....503 Davis
Strauss, K.....713 Golden Gate Ave.
Teele & Co.....764 Clay
Western Transfer & Storage Co. .....
.....Washington & Davis
Wilson Bros. Co. ..... 14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.....114 Battery
Griffin & Skelley Co., Franklin & Ellis
Phoenix Packing Co. ..... 118 Davis
Rosenberg Bros. & Co. .....
.....Brannan bet. First & Second

DRUGGISTS.

Ayers, Edw. N. ... Van Ness nr Post
Baer Drug Co.....722 Market
Boericke & Runyon .....
..... Van Ness Ave. & California
Broemmel, J. G. B.....2501 California
Clegg, Fred A.....1542 California
Clinton, Dr. C. A. ..... 21st & Howard
Calegaris, J. ..... Kearny & Pacific
Erlenbach, Martin .....711 Third
Von Kraken, W. Esters.....
.....Twenty-fifth & Folsom
Fauda, C. O. ..... 303 Montgomery Ave.
Ferry Drug Co.....333 Devisadero
Gates, J. R. & Co., Inc ...113-115 Davis
Grazer's Pharmacy .....501 Third Ave.
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co. .....
.....McAllister near Fillmore

Langley & Michaels Co. .....
.....South Park Ave. & Second St.
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy ..... 2000 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy .....234 San Jose Ave.
Redington & Co.....Third & Brannan
Rockstroh, F. E. ..... 1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....2124 Bush
Schmidt, Val .....
.....214 4th Ave., Richmond District
Schmidt, Edwin Val.....
.....Fillmore & California
Searby, W. M. ..... 499 Gough
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg.
City of Paris Dry Goods Co.....
..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Frohman & Priester .....2635 Mission
Graf, J. L. & Co.....359 McAllister
Hale Bros., Inc. ..... Sixth nr Market
Jacobs, F. P. & Bros.....1217 Geary
Kohlberg, M. S. & Co.....435-7 Turk
Levy, Max ..... 1140 Geary
Lippman Bros.....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co..Sansome & Market
Nathan, A. .....1500 Stockton
Newman & Levinson..Van Ness & Sutter
O'Connor, Moffatt & Co. .....
.....Van Ness Ave. and Pine
Samuels, D. Lace House Co. .....
..... Sutter & Van Ness
Schmidt, Ben. J. & Co. .... 1017 Post
Schoenholz & Elsbach..2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Silverman, J.....
Strauss, Greenberg & Sachs .....
..... 1241 Van Ness
Strauss, Levi & Co. ..... 6th & South
Thursbacher, B. E.....16th & Folsom
Weill, Raphael & Co.....
..... Van Ness & Pine
Weinstock, Lubin & Co.....
....Post & Fillmore

DYEING AND CLEANING.

Thomas, The F. Parisian, Dyeing and Cleaning Wks ..... 27 Tenth
Hickman, Henry ..... 3933 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College, 1451 Franklin
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co. .....
..... Ellis near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp., ..212 First
California Electrical Works.....
.....642 Folsom.
Century-Klein Electric Co.....623 Sansome
Crocker-Wheeler Co.....208 First
Electrical Appliance Co.....351 Main
Electric R. R. & Manufacturers Co....
..... 619 Howard
Farnsworth Electrical Co....603 Howard
General Electric Co., Union Trust Bldg
Hetty Bros. ..... 326 Ellis
Holabird-Reynolds & Sayles Co.....
..... 527 Mission
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co.
..... 381 Fulton
Westinghouse Electric Co...2d & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works .....
..... 1349-51 Mission
Golden West Plating Works....355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co ..... 254 Spear
Otis Elevator Co.....
.....Stockton, North Point & Beach Sts.

EMBROIDERIES AND LACES

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J. .....847 Monadnock Bldg.
Wellington, Geo. J.....Kohl Bldg.

ENGINEERS—STRUCTURAL.

Leonard, John B....623 Monadnock Bldg.
Schulz, John.....779 Market
Richard Keating & Sons.....779 Market

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS

American Import Co.....142 Twelfth
Castle Bros.....1444 O'Farrell
Domoto & Co.....318 Brannan
DeFremery, James & Co. .....
.....1305 Adeline, Oak.
Jennings, Rufus P. .....
..... California Bldg, Union Square
Takemura, K. & Co. .....1523 Post
Maldonado & Co.....Hansford Block
Vignier, A. & Co. .. Broadway & Battery
Wieland Bros., Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co. .....47 Geary
Jacquemet, Jos. & Co. .. 22d & Douglas
Shibeley-Mann Co., Inc.....1203 Sutter
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co. ..... 133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Association.....
Temporary Webster St. Wharf, Oakland

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUIT CANNERS.

California Canneries Co. .....
.....18th & Minnesota

FRUITS AND VEGETABLES.

Berta, A. Co. ..... Market & 11th
Marchi, John ..... 2029 Filbert
Omey & Goetting .....
.....S. W. cor. Geary and Polk

FURNITURE.

Alpine Furniture Co.....1572 McAllister
Bateman, Wm. ..... 1913 Bryant
Breuner, John Co.....1451 Van Ness
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co..Bush & Van Ness
Eastern Outfitting Co. ... 1970 Mission
Fredericks, J. Co. ..... 815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Indianapolis Furniture Co. ....833 Mission
Kaskell Furniture Co....16th & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co...Webster & Haight
Lindholm Furniture Co. .....
.....Eddy & Van Ness
Moore, Harry J. Furniture Co., 735 Eddy
Munro Furniture Co.....Jones & Market
Newman Bros. Co.....2200 Mission
Plum, Chas. M. & Co. .....
..... Van Ness Ave. & California
Sloane, W. & J. & Co. .....
.....Sutter and Van Ness
Smith, A. B. Furniture Co.....
.....N. E. cor. Turk & Van Ness
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....
.....Cor. Harrison & Sixteenth

FURS.

Gassner, Louis ..... 1524 Bush
Liebes, H. & Co. ....1440 Van Ness Ave.
Wallace, Robert .... Ellis, near Stockton

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co. ..... 42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.....
.....801 Van Ness Ave.
Day, Thos. Co. ..... 725 Mission
Haskins, Arthur R., Inc. .....
.....1301 Broadway, Oakland
Pacific Coast Illuminating Co..6 O'Farrell

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. ..... 531 Howard

GAS GENERATORS.

Reichert, Theo. .....
..... S. E. Cor. Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumer's Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L. ..... 1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Works...7th & Irwin
Pacific Window Glass Co....1122 Market
United States Glass Co. ... 271 Stevenson

GLOVES.

Moss, Geo. A....Van Ness nr. California
Steinberger & Kalisher .....36 Webb

GLUE MANUFACTURERS.

Burd, Wm.....423 Montgomery Block
California Glue Works .....
.....6th Ave. South. Cor. R

GRAIN AND BEAN DEALERS

Barnard & Bunker ..... 204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co. .....153 Berry

GRANITE AND MARBLE DEALERS

Seregni & Bernieri .....

GRAPHOPHONES AND PHONOGRAPHS

Columbia Phonograph Co., The.....
..... 526 McAllister

GROCERS.

Bibo, Newman Co.. .....1248 Sutter
City of Hamburg Co., Inc. ..118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros. .....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co. .....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co.....
..... Van Ness and Sutter
Granucci Bros. ..... 412 Front
Haas Bros. .....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry .....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros. ... Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co. ..... 136 Steuart
Newbauer, J. H. & Co. .....430 Fifth
Parks Bros. & Co.....372 Fifth
Peters Bros. .....901 Cole
Rathjen Bros.....39 Stockton
Rothschild, John & Co. .....11 Spear
Smith's Cash Store ..... 16 Steuart
Snook, James A. & Co.....247 Davis
Stulz, Jos. A. ..... 1931 Fillmore
Sussman, Wormser & Co. .....
..... Brannan, bet. 7th & 8th
Tillman & Bendell.....Front & Vallejo
West, Elliott & Gordon....500-504 Hayes
Wellman, Peck & Co. .....311-337 East
Wethered, Wm. Co. .....1967 Sutter

GUNS AND AMMUNITION.

Bekeart, Phil. B. Co. .....
..... 1346 Park St., Alameda
Golcher Bros ..... 513 Market
Shreve & Barber Co. ..... 17 Grant Ave.

HAMMAM BATHE.

Burns, Edw. F. .....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros.....541 Haight
Brittain & Co.....Van Ness & Turk
Brown, Chas. & Son.....
.....Van Ness near O'Farrell
Brown, The Ralph Co..5th and Tehama
California Hardware & Cutlery Co.....
.....812 Van Ness
Crosby, Peet & Moc...555 Van Ness Ave.
Dean, S. J. .....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden.....
.....Eighth & Kansas
Froelich, Christian .. Pacific Union Club
Gregory Hardware Co. .....
..... 519-521 Golden Gate Ave.
Holbrook, Merrill & Stetson.....
.....6th and Townsend
Ils, J. G. & Co. ..... 827 Mission
Jones, Ed.....1182 Market
Marshall-Newell Supply Co., 146 Steuart
Marwedel, C. W. 258 9th
Montague, W. W. & Co. ... Turk & Polk
Pacific Hardware & Steel Co. .....
.....Seventh & Townsend
Palace Hardware Co. ... 456 G. G. Ave.
Philpott, C. H.....135 Fifth
Pike, A. W. & Co.....604 Mission
Rosekrans, H. & Co. ..... 511 Sixth
Sage Hardware Co.....1180 Market
Smith, Peter A. ..... 10 Bluxome
Williams Hardware & Stove Co.....
..... 1525 Market
Vaut, E. D., Hardware Co.....218 Market
Woods, Charles M. .....11 Front
Wright Hardware Co. .....77 Third

HARNESS AND SADDLERY.

Liebold Harness Co.....
.....Golden Gate Ave. near Fillmore
Spiro Harness & Wagon Co..307 Market

HAT MANUFACTURERS.

California Hat Co. ..... 1420 Howard
Carroll, Paul T. .....
.....Mutual Savings Bank Bldg.
Triest & Co. ..... 27-37 South

HATTERS.

Collins, Chas. J.....922 Market
Dillon, Tom.....Van Ness & McAllister
Fannin & Elmendorf .... 320 Locust Ave.
Fisher & Co.....726 Market
Herrmann & Co. ..... 1718 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....530 Haight
Meussdorffer, J. C. Sons....909 Fillmore

HAY AND GRAIN.

Anspacher Bros. .....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co. ..... 333 Berry
Scott & Magner.....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave.

HOTELS.

Hotel St. Francis.....Geary & Powell
Martin, H. G.....156 Third
Palace Hotel ..... Post & Leavenworth
Phillips, H. B.....Union Trust Bldg.
Turpin, F. L. .....72 Bartlett
Vonden Mehden, G. H. .....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co. ..... 2973 Folsom

ICE DEALERS.

Consumers Ice Co. .....420 Eighth
Merchants Ice and Cold Storage Co.....
.....Lombard & Sansome
National Ice and Cold Storage Co., The
..... Kansas and Division
Union Ice Co. 735 4th

ILLUSTRATOR.

O'Connor, Thos. E...129 Investors' Bldg.

IMPORTERS.

American Mercantile Co. 628 Montgomery
Cora, A. .....478 Jackson

INTERIOR DECORATORS.

United Studios .....1415 Post

INSURANCE.

Ahpel, H. C. Co. ..... Union Trust Bldg
Bertheau, Cesar .....
.....Eleventh cor. Clay, Oakland
Boardman & Spencer.....458 Ninth, Oak.
Brown, Edw. & Sons....2427 Washington
Christensen & Goodwin.....55 Geary
Commercial Union Assurance Co., Ltd.
..... 1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son.....
.....Montgomery & Sacramento
Dorn, E. L. ..... 1042 Ellis
Dornin, Geo. D.....Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansome
Gutte & Frank.....114 Battery, Room 14
Herold, Rudolph, Jr. .....53 Post
Hilman, John R. & Son.....160 Sansome
Insurance Co. of North America.....
..... 102 Battery
Kilgarif & Beaver ..... 903 Eddy
Landers, Wm. J.....
..... S. E. cor. 13th & Harrison
Liverpool & London & Globe Ins Co.....
..... 422 California
London & Lancashire Fire Insurance Co. .....2101 Van Ness Ave.
Manheim, Dibbern & Co., 217 Sansome
Miller, T. L. ..... 1042 Ellis
Nason, Arthur G.....1931 Sutter
New Zealand Insurance Co. .....
..... 312 California
Northwestern Nat. Fire Ins. Co.....
..... 1455 Franklin
Norwich Union Fire Ins. Society.....
..... 314 California
Pacific Mutual Life Insurance Co., The
..... 903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....
..First National Bank Bldg., Berkeley
Parker, C. M. T., ...
.....1258 26th Ave., Fruitvale, Cal.
Perrin, Howard ... 701 Monadnock Bldg.
Potter, Edw. E. .....1808 Franklin
Preferred Accident Insurance Co.....
.....Mutual Bank Bldg.
Rosenthal, Louis .....308 California
Sperling, Frank.....
Stovel, C. J. ..... 8th & Market
Voss, Conrad & Co. .....
..... 229 Monadnock Bldg.
Waniorek, M. .....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Insurance Co., 1042 Ellis
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

IRON WORKS.

Cal. Iron Yard ..... 417 Kohl Bldg.
Fulton Iron Works..... First & Market
Moore & Scott Iron Works.....
..... Main and Howard
Morton & Hedley ..... 215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works...Kearny & Francisco

INVESTMENT SECURITIES.

Brown, Wilson & Co..Union Trust Bldg.

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave.
Solomon, C. Jr...625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro. .....1120 Sutter
Mendelson Bros. .....
.....Turk bet. Hyde & Larkin

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A. .....909 Van Ness Ave.
Baldwin Jewelry Co. . 1261 Van Ness Ave.
Bohm Bristol Co.....
..... Van Ness Ave. & Sacramento
California Jewelry Co.....
.... Mutual Savings Bank Bldg.
Carrau & Green, ... 1510 Buchanan
Deremer & Co.....1341 Van Ness
Diamond Parlor Jewelry Co.....
.....1429 Fillmore
Dorrance-Battin Co.....Chronicle Bldg.
Eisenberg, A. & Co.....1324 Geary
Glindermann, W. .....1532 Fillmore
Greenzweig, George & Co. 2322 California
Hall, A. I. & Son ..... 717 Market
Hammersmith & Fleld..801 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Huguenin, Adolph.....
Isaacs, Abe ..... 739 Van Ness Ave.
Judis, Alphonse Company ...704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros. ..... 717 Market
Radke & Co. .. Bush St. & Van Ness Ave.
Schussler, M. & Co. ..... 1517 Bush
Shreve & Co....Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co. .....
..... Van Ness Ave. & California

JEWELERS' SUPPLIES.

Mahone-Mathews Co., Inc.....779 Market
Muhs & Lochbaum Co... 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co. .....
..... Van Ness Ave. & California

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
..... California & Van Ness Ave.
Magnin, I. & Co., ...
..... Van Ness & Austin Aves
Marks Bros.....Eddy & Fillmore
Paragon, The.....Van Ness & Post
Schwartz & Goodman ... 1545 Fillmore

LADIES' TAILORS.

Flamm, G. .....2202 California
Gadner, A. ..... 2378 Pine
Honig, S. .....
Lowenthal & Co.....
Rothschild, M. .....

LAMPS.

Boesch Lamp Co. ..... 1135 Mission
Bauer Lamp and Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry..... 468 25th, Oakland
La Grande Laundry Co. .....234 12th St.
National Laundry Co.....3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry .....Oakland
White Star Laundry .....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. .....
..... 581-3 Mission

LAW BOOK PUBLISHERS.

Bancroft Whitney Co.....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....
...3rd Ave. & E. 11, Oakland, Box 533
Kohlberg & Co. ..... 526 Washington

LEATHER AND LEATHER GOODS

Brown & Adams .....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co. .....112 Clay
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Co.....
..... 661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....Clay & East
Holmes Lime Co.....
.....Mutual Savings Bank Bldg.

LITHOGRAPHERS.

Britton & Rey .....555 Commercial
Galloway Lithograph Co.....
..... 1664 Howard
Roesch, Louis, Co...Fifteenth & Mission
Schmidt Lithograph Co.....
..... 5th & Adeline, Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J. ..... 316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia
LUMBER DEALERS.
Albion Lumber Co....Fourth & Channel
Blyth & Trott.....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co. ..... 810 Kohl Bldg.
Dodge, E. J. & Co....Howard St. Wharf
Dolbeer and Carson Co. .....
..... Lumberman's Bldg
Excelsior Redwood Co..Fourth & Channel
Ford, Chas. D. Co..1025 Monadnock Bldg.
Grays Harbor Commercial Co. .....
..... Foot of Third
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co.....2250 Broadway
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co. ..... 633 Howard
Hooper, C. A. & Co. .....32 Steuart
Hooper, F. P. & J. A.....
..... Lumberman's Bldg
Howard, E. A. & Co. ..... 20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh, Lumber Co.....817 Florida
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
..... Maritime Bldg., 172 East
Pope & Talbot ..... Foot of Third
Renton, Holmes & Co. ..... 116 Battery
Seymour & Elliot ..... 142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co. ..... 24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Truckee Lumber Co. of S. F.....
.....1216 Flood Bldg.
Union Lumber Co.....Monadnock Bldg.
Van Arsdale-Harris Lumber Co. .....
..... 5th & Brannan
Wendling, G. X.....James Flood Bldg.
Western Redwood Lumber Co.....
..... 268 Market
MACARONI MANUFACTURERS.
California Italian Paste Co. .....
..... 956 Bryant
Podesta, L. R.....512 Washington
MACHINERY AND ENGINEERS' SUPPLIES.
Alexander-Yost Co. ..... 1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co.....132 Monadnock Bldg.
California Hydraulic Engineering Co..
..... 305 Market
California Tool Works ..... 143 Beale
Compressed Air Machinery Co.....
..... Jessie & Eckert
Cyclops Iron Works ..... 223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co. ..... 109 Fremont
Goldschmidt-Thermit Co., The.....
..... 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone...416 Market
Hall, Robert .....552 Folsom
Henshaw, Bulkley Co. ..... 219 Spear
Hewitt Machinery Co.....37 Second
Meese & Gottfried Co....19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool and Supply Co. ..558 Howard
Pennington, Geo. W. & Sons, Inc.....
..... 313 Folsom
Pierson, Roeding & Co. .....
..... Monadnock Bldg.
Sanitary Devices Manufacturing Co...
.....16th St. and San Bruno Ave.
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F..
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co., 319 Howard
MANTELS, GRATES AND TILES
Bush & Mallet Co.....127 Shotwell
Mangrum & Otter ..... 540 Mission
Rigney, Thos. F. ..... 2564 Market
MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg.
Cardinell-Vincent Co. .....
..... 520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The, ...
..... Barker Block, Berkeley
French & Linforth..... .....
.....1116 Broadway, Oakland
Hughson & Merten .....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A. .....268 Market
Morgan & Allen Co. ..... 717 Market
Pollak, Arnold .....1760 Bush
Robinson Bros.....127 Telegraph Ave, Oak.
Sears, H. J.....232 Monadnock Bldg.
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co. ..... .890B Eddy
MARBLE WORKS.
Musto, Jos. Sons-Keenan Co. .....
.....535-565 North Point
MATTRESSES AND UPHOLSTERY.
Bernhard Mattress Co. ..... 122 Utah
Crescent Feather Co. .....
..... Nineteenth & Harrison
Hagemann, H. M. .....1529 Pine
Hocy, John ..... Rhode Island & 8th
Klopstock Bros. ..... 2257 Folsom
McRoskey, L. H.....780 Golden Gate
MEN'S FURNISHING GOODS.
Berger, Nat. .....1449 Fillmore
Berger, Sam .....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave.
Cluett, Peabody & Co. .....
..... Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels .....
.....6th & South
Hansen & Eirick ..... 1105 Fillmore
Rogerson, J. C. .....
Toggery, The..S. E. cor. Van Ness & Ellis
MERCHANT TAILORS.
Growall, W. L. Co. .....
..... Mutual Savings Bank Bldg.
Harshall, A. ..... 2053 Sutter
I. M. Jacobi & Co.....2123 Fillmore
Lyons, Chas. .....1472 Fillmore
McMahon, Keyer & Steigler Bros.....
.....892 Van Ness
Martin Bros. .....
..... Market, bet. Polk & Van Ness
Reid, J & Son.....
...Delbert Blk, Van Ness & O'Farrell
Rhenstrom, C. H. ..... 2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R. ..... 724 Market
METAL WORKS.
Finn, John Metal Works ... 384 Second
Pacific Plating & Metal Works.....
Pacific Metal Works .....153 First
MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co of Cal.....
.....1629 Geary
MILK AND CREAM.
Columbia Dairy ..... 231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G. ..... 624 Russia Ave.
Riverdale Creamery.....1416 Devisadero
S. F. Cream Depot ..... 2632 Mission
Standard Milk Co. 3201 16th
MILLINERY.
Butler-Schultz Co. ..... 957 Geary
Hinz & Landt .....975 Geary
Holm & Nathan ..... Bush & Polk
Muller & Raas Co. .....
..... Polk St. bet. Sutter & Bush
New York Millinery, The .....
..... 133 Van Ness Ave.
Spencer & Mitau .... 1140 Van Ness Ave.
MILLWRIGHTS.
Dibert Mfg. Co. .....
MINERAL WATERS.
Ring Bros. ..... Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Water Co. .....
..... S. E. cor. 6th & Brannan
Witter Medical Springs Co.....
..... 563 11th St., Oakland
MINING COMPANIES.
Alaska Treadwell Mining Co.....
..... 832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T. ..... 832 Octavia
Ralston, W. C.....338 Bush
MINING MACHINERY.
Woodbury, George E.....238 Townsend
MUSTARD MANUFACTURERS
Burr, C. C. & Co. ..... 1426 Filbert
NECKWEAR MANUFACTURERS
California Neckwear Co.....1103 Sutter
Heineman, H. M. ..... 1649 Bush
Saniter, L. & Sons....34 West Eldorado
NEWS DEALERS.
Foster & Orear.....Ferry Bldg.
NOTIONS AND SMOKER'S ARTICLES.
Son Bros. & Co.....837 Mission
OFFICE SYSTEMS.
Library Bureau, Inc. .....860 Mission
OILS.
Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co..1160 Broadway, Oakland
OPTICIANS.
Berteling Optical Co. ..... 1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co. ..1821 Fillmore
Hirsch & Kaiser ..... 1757 Fillmore
Kahn, Geo. H. ... 1232 Van Ness Ave.
Kahn, Henry & Co., 1309 Van Ness Ave.
OVERALLS.
Armer, A. M. & Co...360 Sixth, Oakland
OYSTER DEALERS.
Darbee & Immel .....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 380 Brannan
Morgan Oyster Co., The,.....614 Third
PACKERS OF CANNED SALMON.
Alaska Packers Assn ..... 74 Folsom
PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.
Willits & Patterson.....85 Sacramento
PAINTS AND OILS.
Bass-Heuter Paint Co. .....1816 Market
Clinch, C. G. & Co. ..... 156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Howard
Rea, L. A. & Co. .....1228 Fillmore
Whittier-Coburn Co.....18 Sansome
PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons ..... 729 Devisadero
Brace, N. .....459 Valencia
Fraser, John P. .....221 Fell
St. Denis, J. Co. ..... 1457 Ellis
Stein, Your Painter,.....3052 Sacramento
Swan, J. S.....Jessie, nr. Fourth
PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper & Board Mills .....
....414 Montgomery
Crown-Columbia Pulp & Paper Co....
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Union Bag & Paper Co. .....
.....1059 Franklin, Oakland
PAPER AND PAPER BOXES.
California Paper Box Co.....3175 17th
Fleishhacker, A. & Co. .....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson
PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo. .....
..... 842 37th St., Oakland
PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co. .... 392 Church
Pawnee Indian Medicine Co..2476 Howard
Law, Herbert E. ..... Fairmont Hotel
National Pharmacy Co. .....
..... 957 Broadway, Oakland
PHOTOGRAPHERS.
Bushnell Photo Co. .....
..... Turk & Van Ness Ave.
Cohl, Samuel .....591 Haight
Taber Photo Co. .....
Waters, R. J. & Co.....833 Ellis
Weidner, Charles ..... 1639 Fillmore
PHOTOGRAPHIC SUPPLIES.
Andrews, T. P. ..... 1221 McAllister
PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co. .....
.....1220-1224 Van Ness Ave.
Bowers & Son....McAllister & Van Ness
Curtaz, Benj. & Son ..1615 Van Ness Ave.
Deitemeier Piano Co.....835 Valencia
Ellers Music Co.....1130 Van Ness
Kohler & Chase ... Sutter & Franklin
Mauzy, Byron .....1175 O'Farrell
Pierce, Walter S. & Co. .....
..... 689 Fourteenth
Sherman-Clay Co. .....
..... 1625 Van Ness Ave.
PICKLE MANUFACTURERS.
Fisher Packing Co. .....
.PLUMBERS.
Gulick & Wetherbee .....
Ickelheimer Bros. ..... 1115 Sutter
Murray Bros. ..... 623 Sacramento
Snook, Wm. & Son .....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co,.....1177-1179 Turk
Wittman, Lyman & Co. ..... 315 Polk
PLUMBING, HEATING & STEAM SUPPLIES.
Dalziel-Moller Co. ..... 543 Mission
Tay, George H. Co....19th & Minnesota
PORK PACKERS AND PROVISION DEALERS.
Armour & Co. ..... 321 Drumm
Cudahy Packing Co.....Sacramento
Heineman & Stern ..... 1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co....
.... 139 Fifth
Western Meat Co. .....Baden
Wilfert Bros. .....5 Taylor
POULTRY AND DAIRY PRODUCE.
Fodera, A. .....Oakland
O'Brien & Spotorno.....1212 Golden Gate
Tiddy, Richard ..... 1119 Post
POWDER WORKS.
Cal. Powder Works .....
..... 2044 Center, Berkeley
PRESS CLIPPINGS.
Allen's Press Clipping Bureau .....
..... Kohl Bldg.
PRINTERS.
Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks ..... 611 Harrison
Brunt, Walter N., Co. ..... 391 Jessie
City Printing Co.....41 Fourth
Cubery & Co.....240 Fifth Ave.
Dempster Bros. .....
..... Seventeenth & Rhode Island
Freygang-Leary Co. ..... 1322 Howard
Gilmartin Co., The .....1228 Folsom
Greater San Francisco Printing Co. ..
..... 14 Leavenworth
Monahan, John & Co. ....449 Duboce Ave.
Murdock, C. A. & Co., Inc. 1580 Geary
Mysell-Rollins Bank Note Co.....22 Clay
Nolan Davis Co., The.....1578 Market
Partridge, John ..... 759 Fillmore
Pernau Publishing Co. .....423 Hayes
Phillips & Van Orden Co. .. 1617 Mission
Roberts Printing Co. .....220 Sutter
Spaulding-Graul Co. ..... 912 Howard
Torres, Jos. M. ..... 534 Commercial
PRINTERS' INK.
Reed, Geo. Russell & Co. .....
.....564 E. 12th St., Oakland
PRINTING MACHINERY.
Hadwen Swain Manufacturing Co.....
..... 92 Seventh
PROPERTY OWNERS.
Andros, Milton.....Kohl Bldg.
Ballard, J. Stow ..... 3303 Clay
Bishop, Thos. B. .....2309 Washington
Crocker Estate Co. .....
.....Market, nr. Montgomery
D'Evelyn, Dr. Frederick W. .....
.....2103 Clinton Ave., Alameda
Flood, James L. ... James Flood Bldg
Gibbons, Dr. Henry, Jr., 2405 Fillmore
Heller, E. S. ..... Union Trust Bldg
Hewes, D. .....Orange, Cal.
Holmes Investment Co., The.....
.....1045 Monadnock Bldg.
Johnson, M. ..... Ross Valley
Kellogg, Sheldon G. ..... 503 Eddy
Keyes, A. D. .....1022 Monadnock Bldg.
Law, Hartland ..... Fairmont Hotel
Marye, Geo. T., Jr. ..... 345 Haight
McNutt, Dr. W. F. ..... 1800 O'Farrell
Montgomery, D. W. ..... 2419 California
Newhauer, H. W. .....1914 Sacramento
Parrott, John ..... 502 California
Payson, A. H. .....
....Santa Fe Office, Monadnock Bldg.
Pillsbury, E. S. ..... Kohl Bldg
Pischel, Kasper, M. D. ..1817 California
Platt, Frank L., D. D. S.....712 Steiner
Quinn, John E. .....1221 Polk
Rosenthal, Dr. C. H. ..... 636 Baker
Runyon, E. W.....515 Monadnock Bldg.
Scheeline, S. C. .....216 Pine
Schussler, H. ..... 1409 Sutter
Shiels Estate Co. ..... 1380 Sutter
Stevens, Martin....1033 Golden Gate Ave.
Wilson, A. W. .....2430 Broadway
PUBLIC WEIGHERS.
McKenna, Jas. F.....3rd-St. Wharf
PUBLISHERS.
Commercial News Publishing Co. .....
..... 1330 Pierce
Mitchell, Edw. H. .....3363 Army
Mitchell, J. H..2046 Center St., Berkeley
Williams, E. C.....15th & Mission
PUMPING MACHINERY.
Byron Jackson Machine Works .....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co.....
..... 3116 Washington
Platt Iron Works Co.....Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie
RATTAN WORKS.
Coulter's Rattan Works ... 1429 Bush
REAL ESTATE DEALERS.
Abrahamson Bros. & Co.....1209 Sutter
Armstrong-Quatman Co. .....742 Polk
Aronson Realty Co. ..... 2053 Sutter
Babin, Landry C. Co.....413 Kearny
Baldwin, O. D. & Son .....1109 Post
Baldwin & Howell ..... 318 Kearny
Baldwin & Stetson .....1924 Post
Bancroft, Paul ..... 731 Market
Bew, Geo. E. & Co.....1124 Van Ness Ave.
Boardman Bros. & Co. ... 508 California
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R..California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co., ...1732 Fillmore
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg.
Burnham & Marsh Co. ... 1942 Fillmore
Burr-Paddon Co.....417 Montgomery
Bush, David & Son ..... 2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John ..... 1515 Bush
Cline & Duncan ..... 2217 Mission
Coffey, H. E. ..... . 1244 Masonic Ave.
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer .....
..... 573 California
Crim, W. H. & Co. ... Monadnock Bldg.
Dibert & White .....719 Market
Dunbar, F. A.....918 Monadnock Bldg.
Easton, Wendell .....209 Monadnock
Ehrenpfort, Wm. ..... 801 Fillmore
Ferguson-Breuner Co.....1491 Van Ness
Fisher, Chas. W. .....490 Haight
Giselman, Wm., 1300 Golden Gate Ave.
Grady, John H.....3526 Twenty-fourth
Grothwell, L. & Co.....520 California
Half Moon Bay Development Co. .....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn, Inc. .....345 Montgomery
Healy & Gillespie ..... 244 Church
Hendrickson, Wm. & Co. ... 1701 Gough
Hensley-Green Co.....35 Van Ness
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale.....243 Bush
Hooker & Lent .....49 Geary
Inverness Land & Water Co.....
..... 950 Monadnock
Joost Sons & Co.....2016 Sutter
Kane & Co. .....1913 Post
Keil Estate Co.....1209 Flood Bldg.
Langrebe, McNevin & Jones, 1707 Geary
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag ..... 636 Market
Mackenzie & Underhill.....2113 Fillmore
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S. ..... 1860 Webster
Marston, Frank W. ... 2714 Sacramento
McElroy, R. D. .....
..... Mutual Savings Bank Bldg.
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon Bros. & Co.....1256 Sutter
Middleton, John .....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry.....1217 19th Ave.
Nelson, Johnson & Co. ..... 375 Bush
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....Sixteenth & Sanchez
Pon, Albert J. .....1012 Fillmore
Powers, J. C. & Co...131 Investors' Bldg.
Realty Syndicate, The .....
..... 1218 Broadway, Oak.
Rich, A. J. & Co.....Kearny & Post
Roberts, John W. ..... 220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg.
Sachs, Sanford .....1990 Sutter
Sage, O. G. & Co....Sutter & Fillmore
S. F. & Suburban Home Building Society
..... 201 Euclid Ave.
Schroth Co., The .....1165 O'Farrell
Schmitz, L. A. .....3321 Twenty-first
Scooffy, Leonidas J. .....2838 Buchanan
Shainwald, Buckbee & Co. ....1366 Sutter
Skelton, E. W. ..... 2088 Bush
Speck & Co. .....54 Geary
Strassburger, I. & Co. .....484 California
Stine, O. C. .....1515 Bush
S. F. & Suburban Home Bldg. Society
..... S. W. Cor. Euclid & Jordan Aves.
Twist, W. P. .....1443 Fillmore
Umbsen, G. H. & Co. .....20 Montgomery
Von Rhein Real Estate Co.....51 Geary
Wayman, Guy T. .....517 Market
Week, F. A. Realty Co.... Midway Bldg.
Wehe, A. W. .....777 Eddy
Whittell, George, Jr. .....75 Sutter
Williams & Surryhne ..... 1209 Sutter
Wolf & Hollman.....920 O'Farrell
REAL ESTATE AND INSURANCE.
Wright & Greene.....332 Bush
Harrison, Wm. Greer Co. .....
.....207 Mutual Savings Bank Bldg.
RECREATION GROUNDS.
Herman, R. ..... Harbor View Park
REFINERS.
Selby Smelting & Lead Works .....
.....416 Montgomery
RESTAURANTS.
Arfsten, Eicher Co. .....
Bay State Restaurant, Stockton & Market
Bergez, John .....
Blanco, A. B. .....

Christensen, M. A. C. ..... 870 Mission
Louis Fashion Restaurant.....
.....Sansome & Sutter
Galindo, F. B. ..... 1226 Post
Hansen, H. B. .....
Kilborn & Hayden.....34 Market
Krone, F. W. ..... 911 O'Farrell
Larsen, C. G. ... 17th Ave. bet. M & N
Louvre, The .....Fillmore & Eddy
Nissum, James A.....
Petersen, Jacob .....9 Market
Pouchan, G. & Co..497 Golden Gate Ave.
Ravn & Karstensen..Market & Steuart
Swain, Frank A. ..... 1111 Post
Tait's ..... 709 Van Ness Ave.
Techau, R. J.....1279 Weber St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co..... 1530 Haight
Zinkand, Chas. A. .....

RIGGERS.

Smith & Rice Co.....Howard & Spear

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. .....
...Union Savings Bank Bldg., Oakland
Pacific Refining & Roofing Co. .....
.....16th and Mississippi

RUBBER GOODS.

Bowers Rubber Works.....57 Sacramento
Goodyear Rubber Co. .... 573-579 Market
Gorham Rubber Co. .....
.....4th & Washington, Oakland
Winslow, C. R. & Co. .....
..... 2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co. ..... 1543 Pine

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co...
..... Monadnock Bldg.
La Zacualpa Rubber Plantation Co.....
..... 405 Monadnock Bldg.

RUG MANUFACTURERS.

California Rug Co. ..... 3147 Lombard

SAFES.

Freeman, I.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co. .....
.....1156 Mission
Hermann Safe Co., The ... 120 Folsom
Parcells Safe Co. .....523 Market

SAW WORKS.

Cal. Saw Works.....721 Brannan
Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

SCHOOL FURNITURE & SCHOOL SUPPLIES.

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co. ..... 1247 Broadway, Oak.

SCOTCH TWEEDS.

Quick, John W.....174 Belvedere

SEEDS AND GRAIN.

Bowen, E. J. .....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS

Metson, W. H.....1101 Laguna
Morse, C. C. & Co.....171 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons .....17 Spear
Gladding, McBean & Co.,....Eddy & Hyde
Steiger Terra Cotta & Pottery Works,
..... 18th & Division Sts.

SEWING MACHINES.

Cohen's, I. S. Sons .....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E. ..... 1388 Geary
Singer Mfg. Co. ..... 17 Jones
White Sewing Machine Co., 1878 Market
Wilcox & Gibbs ..... 724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co. .....
..... Eighth & Townsend

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave.
Delano Bros. Spear bet. Market & Mission
Shields, Thos. ..... 571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co. .....
..... Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....46 Steuart
Pacific Shipyard & Ways Co., ...
..... Alameda Point, Oakland Creek
Turner, Matthew ..... 209 Steuart
Whelan, Jas. J. ..... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.....
..... 138 Steuart
Josselyn, G. M. & Co. ..... 106 Main
Sellers, T. H. & Co.....20 Sacramento
Weeks-Howe-Emerson Co. ....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California
American Trading Co..Monadnock Bldg.
Balfour, Guthrie Co. ..... 416 Jackson
Bowling & Co.....118 Battery
Dempster & Son ..... 416 Jackson
Gale Bros. ..... 408 Davis
Grace, W. R. & Co..California nr. Kearny
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Merc. Co....213 Sansome
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Montgomery Block
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co. .....
..... 690 Commercial
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co.....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co.....58 Clay
Williams, Dimond & Co. ..... 426 Cal.

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, Otto.....1442 O'Farrell
Heynemann & Co. ..... Page & Fillmore
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E. ..... 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 16th
Carlson-Currier Co.,.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co. .....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. ... .
..... 17th nr Rhode Island
Lille, Chas. ..N. W. cor. Bay & Webster
Luhn, Otto & Co. ..... 117 Diamond
Newell & Bros. ..... 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co. .....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. ..... 603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. ..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne .....
.....1400 Fourth
Bonestell, Richardson & Co,.....475 Sixth
Central Stationery & Supply Co.....
..... 1186 Market
Crocker, H. S. Co. ..... 517 Market
Dixon, Fish & Co.....205 California
Heynemann, Milton & Co. Mission near 4th
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co. .....
..... 42-44 Sutter
Standard Office Supplies Co.....
.....603 Montgomery
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works ... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. .....
.....Jackson-St. Wharf
Capelle, Robert.....756 Van Ness
Cook, Thos. & Son....James Flood Bldg.
Ettore Patrizi & Co.....
.....23-25 Montgomery Ave.
Fugazi, J. F. ..... 628 Montgomery
Hamburg-American Line.....908 Market
Loveland, H. D. .....1602 O'Farrell
Pacific Coast Steamship Co....Pier No. 9
Pacific Mail Steamship Co. .....
.....James Flood Bldg.
Toyo Kisen Kaisha....James Flood Bldg.
Monticello Steamship Co. .....
..Clay St. Wharf, north end Ferry Bldg.
Northern Commercial Co. .....
...Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental S. S. Co. .....
.....James Flood Bldg.
S. F. Dry Dock Co. ..... Hunters Point
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.1 Montgomery Ave.

STEEL AND IRON DEALERS AND MANUFACTURERS.

Berger & Carter Co.....
.....Seventeenth & Mississippi
Doble, Abner Co. ....Fremont & Howard
Pike, C. W. Company ..... 9 Mission
Taylor & Spottswood Co.....
.....Nineteenth & Minnesota

STEVEDORES.

Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., The.....218 13th
Simmen, John ..... 1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. .....27 Minna
Steiger & Kerr ..... 18th & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works.....20th & Indiana

SURETY COMPANIES.

American Bonding Co.....4th & Market

SURGICAL INSTRUMENTS.

Walters & Co. .....1608 Steiner

SURVEYING INSTRUMENTS.

Lietz, The A. Co. .....642 Commercial

SYRUPS.

Colonial Preserving Co.....3460 25th
Long Syrup Refining Co. 8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. .....2258 Bush
Baumgarten, J. & Co.....
.....671 Golden Gate Ave.
Ford, C. W. R. & Co..665 Golden Gate Ave
Reiss Bros. & Co.....1500 Post

TAILOR TO THE TRADE.

...p, Henry Tailoring Co....3315 Jackson

TANNERS.

Eagle Tannery....26th & San Bruno Ave.
Legallet-Hellwig Tanning Co. .....
..... Sixth Ave. South. South S. F.
Norton Tanning Co. .....310 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co. .....
..... Spear & Mission
Caswell, Geo. W. & Co. .....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co. ... Howard & Spear
Grandjean, Henry ..... 419 Jackson
Guittard & Co., Inc....Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co.....2nd & Folsom
Thierbach, Chas. F. Co. .....111 Front
Tyler, S. H. & Son.....3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co. .....
..... Fell & Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co. .....
.....Clay St. Bulkhead

THEATERS.

Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co....Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co.....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co. 223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....16th & Folsom

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. .....
..... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co.....317 Eighth
S. F. Towel Co. ..... 707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. ..... 1600 Polk
Sadler & Co. 143-5th

TRANSFER COMPANIES.

Union Transfer Co. .....Ferry Building
Wells-Fargo Express Co.....
.....Second & Mission

TRUNKS.

Hirschfielder & Meaney ..20th & Florida
Malm, C. A. & Co. .....1215 Sutter
Oppenheimer, James ..... 1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bacon Bros. ..... 2024 Sutter
Bornemann, Geo. C. Co., Inc.....
.....546 Market
Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co. ..... 2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave.
Truman, Chas. H. J. .....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co.....943 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....
..... 1107 Van Ness Ave.

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co.....
.....513 Golden Gate Ave.
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co. .....

VARNISH MANUFACTURERS.

Berry Bros. Ltd. .....568 Howard

VINEGAR MANUFACTURERS.

Consumer's Y. & V. Co. .....690 Grove
Golden Gate Compressed Yeast Co. and
Potrero Yeast and Vinegar Co.....
... N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. ..... 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. .. 534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son .....1527 Pine
Uhl Bros.....723 Market

WAREHOUSES.

Granger's Business Association .....
.....Merchants' Exchange
Haslett Warehouse Co., The .....
..... 105 Townsend
Lombard Warehouse Co. Inc. ....204 Cal.
S. F. Warehouse Co.....35 Second
South End Warehouse Co. .....
..... Second & Townsend

WELL BORERS.

Lowe, J. W. ..... 710 Fell

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co. ..... 608 McAllister

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co.....
.....Townsend & Stanford
Bibo, Sam & Co. .....1213 Sutter
Bozio, O.....1125 Laguna
Braunschweiger Co.....
California Wine Assn, Third & Townsend
Cerruti Mercantile Co....435 Washington
Chapman & Wilberforce..628 Montgomery
Chevalier, F. Co. ..... 57 Washington
Crown Distilleries .....19 Minna
French-American Wine Co. .....
..... 1821 Harrison
Golden Eagle Distilleries Co.....
.....257 Devisadero
Gundlach Bundschu Wine Co. .....
.....2020 Pine
Grauerholz, H. J. .....2450 Mission
Herrscher, Jos. Co., Inc..Church & Market
Holtum, Ferdinand.....706 Sansome
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony .....
..... Cor. Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg.
Kuhls-Schwarke & Co. ..... 710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros. .....1317 Fillmore
Levy, Simon Co. ..... 208 Twelfth
Livingston & Co.....3443 17th
Lubben, John ..... Drumm & Merchant
Lyons, The E. G. & Raas Co. .....
..... 430-434 Bryant
Mann, C. M. & Co.....1873 Mission
Martinoni, E. ..... 714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co. 2499 17th
Meinecke, Chas. & Co. ... 314 Sacramento
Naber, Alfs & Brune ..... 825 Mission
Napa & Sonoma Wine Co. .....112 Tenth
Rathjen Co.....3249 Fillmore
Rheinstrom Bros. .....347 Davis
Rosenblatt Co., The .....
.....Second & Folsom
Ryhner, Chas. .....
..... S. W. Cor. Folsom & Army Sts.
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....2121 Folsom
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co..15th and Harrison
Siebe Bros. & Plageman..... 419 Larkin
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Distilling Co. .....
..... 43 Clay
Swiss-American Wine Co. 530 Washington
Van Bergen, N. & Co....806 Ashbury St.
Weniger, P. J. & Co. .....
..... Van Ness Ave. & Ellis
Wetmore, Bowen Co. .....
..... 111 San Pablo Ave. Oakland
Wichman, Lutgen & Co.....
. Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co. .....
..... 16th & Folsom
Roebling's John A. Sons Co.....
..... 202 Second
Pacific Steel & Wire Co. .....
..... 1001 22nd Ave. E. Oakland

WOOD DEALERS.

Union Wood & Timber Co.....1230 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The ..... 68 Kansas
Lake & Co., Inc.....159 South Park
Levensen Company ..... 145 Townsend

WOOL.

Koshland, S. Co. .....426 California
S. F. Wool Sorting and Scouring Co....
..... 117 Geary
Tryon, E. H. .....Monadnock Bldg.

WOOLEN MANUFACTURERS.

Sheideman, B.....1540 Fillmore

WRECKERS.

Whitelaw Wrecking Co. ..... 336 Main

Merchants' Association REVIEW

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DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

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The Start of the New San Francisco

The Beautiful City by the Bay That is Rapidly Arising from its Ashes in Vindication of the Device of its First Civic Seal—the Phoenix

There is never a day when the sun sets behind the Golden Gate that does not show some visible and prominent sign of progress in the building of the New San Francisco. To the workers who never leave the welcome toil of renewal, sometimes the advance seems slow; to the stranger who comes to visit ruins and finds buildings of magnificent permanence and architecture obscuring the devastation, the citizens of San Francisco have worked wonders in the eighteen months just past. San Francisco today stands a model of pluck, energy and enterprise. It is today on the verge of a new era, the glare of the fire has given place to the flush of a new dawn—a promise of peace and prosperity, of assured law and justice. The future of the city lies in the hands of her citizens.

THE STORY OF THE LECLAIRE IDEA

How a Philanthropist Treated His Employees, and How the Unions Treated Mr. Nelson—A Plain Statement of Facts About a World-Famous Plan.

The following description of Mr. Nelson's philanthropic attempt for the betterment of labor will be read with interest. Mr. Nelson has become a national character, and the story of his experience is excellent reading for all thoughtful people. The article is republished by permission from "The Exponent," having been written from a non-partisan standpoint. It is a plain statement of facts about Leclaire and the "idea" of its founder. The plain inference that unionism will accept no betterment and indorse no welfare work that is not stamped with the union label is merely the logical outcome of the facts. The extract from the St. Louis Globe-Democrat of May 3 shows Mr. Nelson's personal deductions in the matter. He has stated recently to friends that the obstacles in his path have in no way changed his principles as regards profit-sharing, however they may have influenced his feelings towards the expressed "Union Plan" as opposed to the "Leclaire Idea."—(Editor).

Mr. N. O. Nelson, of St. Louis, is the pioneer in profit-sharing and business co-operation in America. He is widely known also as a philanthropist and humanitarian. His name is familiar to every student of philanthropy, sociology and labor conditions on either side of the Atlantic. His recent declaration that the union plan and his plan for bettering the conditions of labor are in conflict is therefore of the widest possible importance. It was followed by a decision to employ no more union labor in the Nelson factories. A view of what union labor has sacrificed in this instance is interesting.

Mr. Nelson's company is an extensive manufacturer of plumbing supplies and materials. It has factories at Leclaire, Ill., and Bessemer, Ala., a large office store and factory in St. Louis and branch stores at various points throughout the West. Altogether it employs about 600 people. The manufacturing at Leclaire consists of a machine shop, a brass factory, a wood-working shop, and a marble sawmill and finishing shop. The recent strike was among the machinists and helpers and the brass workers. Approximately 100 of these went out. Other departments were already non-union, one of them having given up its union of its own accord. The latest strike was in response to a general demand throughout the district (of which the city of St. Louis is a part) for a horizontal 10 per cent wage increase. Fifty-three shops in the district, including those of the Nelson Manufacturing Company, refused the demand.

Figures for a Few Years' Profits.

After considerable research I give the division of profits made from year to year. But the first two and last two should serve to show the benefits and progress of the plan. The first year, as stated, $4,828 was divided among the employees; the second, $9,700; in 1905 (to employees and customers), $108,778; in 1906, $177,500. Another year, I noted casually something like $59,000 was distributed. There has never been a profitless year.

In 1891—after five years of profit-sharing—individual accounts stood like this: A $12-a-week man who had worked steadily had received, in profits and in addition to his wages, approximately $448; a $15-a-week man, $561; a $1500-a-year man, $1080. In August, 1893—perhaps you will recall the financial conditions—wages were cut 25 per cent in the Nelson factories, with the consent of the employees. January 17, 1894, with the business revival, wages were increased to what they were previous to the reduction and employees were voluntarily paid in cash by the company what they had lost by the cut.

For the first three years the profits were paid in cash. Since then they have been paid in Mr. Nelson's stock. By this method Mr. Nelson has given away enough of his original holdings of 80 per cent of the capital stock of the company that today, theoretically, he is not in control.

He now owns less than a majority of the stock, and if the employees and customers to whom he has given this stock were so inclined they could oust him from the business. Mr. Nelson expresses himself as having no fear of this, and in face of the strikes asserts his belief that not more than one per cent of his stockholders—who are his employees and customers—would vote against his management methods were a vote taken at this time.

Why Stock Is Given Instead of Cash.

This stock which is given the employees and customers as their part of the profits pays 6 per cent cash dividends. The objection has been made that these profits should be paid in cash instead of stock. One might answer this by saying that since Mr. Nelson chooses to give away profits which he has a perfect right to retain, he should be conceded the privilege of giving away those profits in any manner that does not interfere with the rights of society or of his fellow-man.

But I will answer it with some of the principal reasons which I believe are Mr. Nelson's: He gives stock instead of cash because, (1) he wants the men to be interested in the business and co-operate to run the risk as well as to secure the gain; (2) he does not want to dissipate the working capital of the company; (3) he desires to inculcate, without preaching it, the habit of saving—to protect the men against a habit too many of us possess; that of dissipating our earnings.

Bear in mind that the words of this explanation are mine, after studying the situation, and not Mr. Nelson's. I interpret his reasons from his actions—particularly in the last instance—and not from his specific words. But I am convinced that the only reason Mr. Nelson does not put the last explanation into words is because he does not want to expose his "plan" to the charge of being "paternal." Individual liberty is the keystone of the arch of this plan. There is none of the compulsion which might exist in even the mildest form of paternalism. There is leadership, precept and example, but no coercion or compulsion.

The Founding Of Leclaire.

In 1890 the Nelson company secured 125 acres of land adjoining Edwardsville, Ill., and laid it off into town lots. Mr. Nelson had been accused by union leaders of having made a great fortune off this. If a fortune has been made it is for the company—the stockholders, who are Mr. Nelson and his employees and customers, who get the profits—and not for the man individually. As a matter of fact, the company's bookkeeper asserts that the land and the various public services maintained by the company have now cost more than the sales have amounted to, and insists that the receipts will never be as large as the expenditures.

Leclaire is the name given the town. Leclaire was a Frenchman, father of the co-operative idea in France, hence the name.

At the Corner of Holyoake Road and Hale Avenue, Showing Leclaire Hall.

Home of N. O. Nelson, No Better, Only a Little Larger than Those of His Employees.

Streets were laid out and paved with cinders, trees were planted, water and light service put in, parks and a lake made, a clubhouse and schoolhouse built, baseball grounds provided and other things of this character done. Lots were then offered for sale at from $2 to $3 a front foot and houses were built on small monthly payments. Realty prices have now advanced to from $4 to $8 a front foot. No premium is required, as by some home-building and loan associations. The company does not require its employees to have lots paid for before a house is built. It does not require a dollar from them other than the first month's payment.

Generous Terms to Home-Makers.

And the amount of that payment is arrived at in this manner: The size of the employee's salary, the size of his family and the size (cost) of his house and lot are put in a column and added up. From this is subtracted a large sum of human wisdom, kindliness and common sense. The result tells how much the purchaser is to pay each month. If his income grows as the years go by and his expenses remain about the same he is allowed to pay more than was originally agreed upon, or he may pay the entire amount at any time; if his expenses increase and his income does not, he may pay less. In other words, ability to pay governs. Approximately 1 per cent is selected as a basis. If your house and lot cost $1200 you may expect to pay $12 a month; if $2000 is the cost, $18 or $20 is the approximate amount of the monthly payments.

There are two principal restrictive clauses in deeds to Leclaire lots—and these are the only restrictions to be found in the "Leclaire plan." Mr. Nelson calls them protective rather than restrictive measures. Here they are. Judge for yourself: That the lots shall be used only for residence, educational or benevolent purposes; that a 30-foot building line shall be maintained. The first shuts out things undesirable as neighbors to a home—such as saloons, for instance. The second preserves the harmony and beauty of the village. Should you, being an employee or otherwise, desire to leave Leclaire, you may sell your home to anybody who will buy. Employees may live in Leclaire or not, as they choose.

Here is a single instance illustrating the benefits that seem to accrue to the Nelson workmen from this system of giving full measure and entire freedom to the home-makers of Leclaire. A Leclaire workman who began in the factories at $9 a week and has never earned more than $15, contracted for a house and lot. He was sick and unable to work for almost two years of the time he was paying for it. During his sickness his payments were suspended and he received two-thirds his regular wages. He has now entirely paid for that house and lot and all but $90 on another lot—and has never drawn more than $15 a week.

Here is something in which it seems to me there is food for thought: I asked Mr. Nelson, "What do you consider the most remarkable single fact about Leclaire?" He studied for a moment, then said, slowly: "I think it is that without exception, so far as I can recall, no employee who has purchased a home there ever had enough money saved to make more than the first payment." Is there not, in that fact alone, sufficient justification of Mr. Nelson's practice of paying his profits to the employees in interest-bearing stock instead of cash? Incidentally—while on the subject of saving—a notice posted in the Nelson factories invites any employee to open a savings account at the office, depositing $1 or more. Six per cent on average balance is offered, and such accounts may be withdrawn at any time. In St. Louis the interest rate on savings is 3 per cent, with the usual requirements and restrictions about the amounts of deposits and notifications previous to withdrawal.

To Encourage Saving Habit.

Leclaire has no municipal government. It is not a city, though I have called it that because others do. It is simply a community. If its residents ever desire to incorporate they may do so. It has a school whose teacher is paid out of a public benefit fund set aside by the company. Formerly the school was maintained by Mr. Nelson individually. Twenty-one children are enrolled now, the youngest 4, the eldest about 8. It is a kindergarten for children who, because of youth or backwardness, can not attend the public schools. Attendance is voluntary and tuition free. Being the only school in Leclaire it must have been the one to which, during the strike, the business agent of the machinists' union objected in the St. Louis newspapers.

An Ideal Community.

Lake, parks and ball grounds are free in Leclaire, the kindergarten is free, the billiard hall and bowling alley in the clubhouse are free, the streets are built, sprinkled and kept in condition by the company, water costs $5 a year per house for an unlimited service—claimed to be about one-half or one-third what the same unlimited service would cost in Edwardsville, adjoining; and if you conclude to move after partly paying for your home you can get back from the company all you have paid, together with interest, less an agreed rental; or you may sell your equity to someone else. As to the beauty of the place—I will not attempt to describe

Lake Leclaire—Well Stocked and Free to Anglers of the Community.

it in detail. The streets are winding, walks are of board or cement, yards are wide and well-kept, covered with grass and flowers and shaded by trees. The pictures reproduced here tell the story as well as it can be told briefly. It is a beautiful community, more attractive and prettier in every respect than any town or village along the car lines leading out to it from St. Louis. It is eighteen miles from St. Louis. Compared with the communities in which workers drawing the same scale of wages live in the city it is a paradise.

Where does the money go that is paid for the stock issued to the employees? To N. O. Nelson, who owns the stock. How is the stock paid for? Out of the profits—which the ordinary business man takes for his own. Is this a part of the employee's wages? It is not. It is in addition to his wages. The dividend on wages last year was 25 per cent; if you drew $1200 in salary you received $300 additional in stock which earns 6 per cent. Are the wages as high in the

A Workingman's Home at Leclaire.

Nelson factories as in other similar ones? As far as I was able to determine they are. Mr. Nelson says they are. I asked one of the strikers. He said: "I have frequently heard of better wages being paid in other places, but I never knew one of our men to go away on such a report that he did not come back and go to work at Leclaire."

I asked this same striker—a clean-cut, straightforward fellow—for an honest opinion of Mr. Nelson and the Leclaire plan, promising not to quote his name. He looked me squarely in the eye and said: "I have worked for Mr. Nelson sixteen years; I would not have done so had I not believed him to be on the square. I have always had the privilege of quitting. I own no property in Leclaire and had no other reason for staying than because of my treatment." He would not criticise the action of his union, for which I respected him. But I take the liberty of interpreting his looks and actions, just as I have Mr. Nelson's elsewhere. I believe he feels that there is a lack of pliability in the union rules; that, in giving an order for a demand of an increase in the entire district, the conditions at Leclaire should have been taken into consideration and allowed for. I believe he considers the benefits of the "Leclaire plan" worth more to him than the 10 per cent raise asked for. In short, I think the only reason he didn't go back to work at once was the fear of being called a "scab." And I do not think he alone was of that inclination among the striking employees.

A Striker's Opinion Of Mr. Nelson.

On the other hand, I asked an employee of one of the other departments—already non-union and not on a strike—what he thought of the Leclaire plan. He said: "I drew a large salary before coming here. I never saved a dollar. I came to Leclaire as a visitor and was so favorably impressed that I asked for employment. I had no knowledge of any trade useful here, so they refused me. But I insisted and they made a place for me. I have been here six years. In that time I have never asked for a raise, but my salary has been doubled. I am not drawing as large a salary as the one I gave up to come here, but I own my own home and am satisfied. In my six years here I have saved more than I had previously in all my life."

All the money received by N. O. Nelson for stock—i. e., all the profits the business earns for him and for which he gives the employees and customers stock — remains in the business. It stands to the credit of N. O. Nelson's individual account. It draws no interest. The employees and customers—the stockholders—have its use as a working capital without charge. Mr. Nelson takes no dividends on the stock still remaining in his hands. He takes no profits

Mr. Nelson's Interest.

The Community Homes Show Individuality of Plan.

from the business. He has no property outside the stock he still holds in the company and the money that is employed as working capital, and on which, I repeat, he draws neither profits, dividends nor interest. Although worth several hundred thousand dollars, he is not a multi-millionaire as is sometimes stated—he has absolutely no income other than his salary. He can, of course, draw on his principal if he likes. His salary is smaller than is drawn by three or four other employees of the company. The fact of his capital remaining in the company is not a club; he says that if he were deposed and withdrew his capital the company could pay it on demand. It might cause a squeeze, he admits, but says it could be done. If he actually were deposed, however, he says he does not now think he would withdraw his capital, but that he would leave it in the business, if the stockholders agreed, asking only to be paid interest on it—which he does not now get. For every dollar of profits earned by his stock Mr. Nelson expects to continue to give to employees and customers a dollar's worth of that stock until he has given away all he personally owns except enough to legally permit him being an officer of the company. There is a limit to the amount of stock one employee or customer may own. Up to $2000 profits are paid in stock; from $2000 to $5000 the recipient may take stock or cash at his option; above $5000 he must take profits in cash.

A "philanthropy fund" is maintained by the company as one of its regular accounts. It is a part of the co-operative plan and a certain per cent of the profits—not the wages—is set aside yearly to that account. Formerly Mr. Nelson made all contributions of this character out of his personal funds. Since he has quit taking profits, dividends or interest such disbursements are charged to the general expense account. If it is "more blessed to give than to receive" who shall say that the Nelson employees do not profit by this practical lesson in giving—even if the giving is from funds which, under ordinary conditions of business, they would never receive? Just what the charities and philanthropies of Mr. Nelson and his company are can not be specified here. To describe one alone—the consumptives' camp at Indio, California—would require as much space as has already been devoted to this subject. Others are well known to every newspaper reader.

A Philanthropy Fund.

Neither is it possible to enter a discussion of Mr. Nelson's sincerity—other than is indicated by the facts as here set forth—or to describe him and his methods. As it is, numerous things have been left out that bear directly on the subject under discussion—the advantages offered by the Nelson factories and town which are laid aside by the union in an attempt to secure an increase of 10 per cent in wages. Some of these are the sick benefit fund, the widows' and orphans' fund,

Leclaire Hall, the Community Club House, whose Privileges are Free.

the free lectures, free library and numerous incidental benefits, such as securing for all employees a reduced rate on a railroad line to St. Louis and return, excursions, fishing privileges in the lake, holidays and picnics—and, above all, the co-operative spirit, the feeling that one is working for himself. Every time a man does a piece of good work in the Nelson factories it is directly beneficial to him just as it is to the president of the company.

As to the factories themselves, they are built on the best models. They are one story high, have large windows for light and are thoroughly ventilated and clean. Light, fresh air and cleanliness are three cardinal principles of the "Leclaire plan" in every phase. There have been a

Model Factories.

number of strikes in the history of Leclaire and profit-sharing. All, Mr. Nelson claims, have been from the outside. One was by the carpenters of Edwardsville, who had, up to that time, done all the building for the company. They objected because a schoolboy was allowed to work with one of the Nelson employees on his own house. This resulted in a building force being added to the company, and they now have about thirty non-union carpenters. Another strike was to limit apprentices in the marble shop. Mr. Nelson and his associates have always insisted that Leclaire boys and all boys should have the right to learn a trade. "That," says Mr. Nelson, "was one of the prime reasons for Leclaire being founded." Mr. Nelson stood firm on the apprentice-limiting objection, although he has frequently compromised with the unions on other disagreements. "The strike lasted a week and the men went back to work," he comments succinctly. "Another strike was because the company insisted on executing a $45 order for a large customer on whom there was a strike. Slugging was one of the characteristics of that strike. There have been three strikes of the machine shops and brass shops workmen under orders from the St. Louis district."

As to the advantages of unionism, for which a large per cent of the employees at Leclaire left their work, and because of which union men are no longer to be employed by the Nelson company, they are known to the average reader and need not be discussed here.

MR. NELSON THROWS DOWN THE GAUNTLET

Philanthropic Manufacturer Tires of Unions and Declares for Open Shop.

Standing on the bed of a huge planer in the machine shop at the co-operative village of Leclaire, N. O. Nelson yesterday afternoon threw down the gauntlet to unionism, so far as it concerned Leclaire, and stated that after Monday, May 6, no union men would be employed by him. Mr. Nelson has made a number of addresses from the top of the planer on which he stood yesterday, but never a more direct one.

The workmen of the entire plant, consisting of the Bignall & Keeler Manufacturing Company, the Edwardsville Brass Company, the Leclaire Manufacturing Company and the N. O. Nelson Manufacturing Company, were gathered around the machine on which Mr. Nelson stood, and made a forceful picture. After the address the strikers dispersed and the others returned to their work. Mr. Nelson spoke as follows:

The strike of the machinists and brass workers by order of the St. Louis district union authorities again raises the issue of authority between the absentee unions and our management. Repeated experiences of this kind convince us that the Leclaire idea and the union idea can not work together. For twenty-one years our employees have shared in the profits of the business; in addition to full regular wages in cash they received a dividend of 15 per cent on their wages in 1905; 25 per cent in 1906, and the prospect of a still larger dividend in 1907. The dividend for Leclaire employees alone last year was nearly $40,000. For seventeen years we have been building homes in Leclaire for all employees who wanted them and have made it the freest and most beautiful town in the country and its people the most orderly, prosperous and happy.

The absentee union authorities have repeatedly ordered you out on strike, as they do now, contrary, as I am assured, to the judgment of a large majority. In your defense, and in defense of the Leclaire idea, we say that we will not be subject to this conflicting authority. I am sure you all know quite well that the unions never have and never can be needed to protect your rights here. We shall hereafter not employ any union men. Your places will be held open for you until Monday, May 6. Any who are not then at work as non-union men will not be thereafter employed.

This is a business of over $3,000,000 a year and can not be subject to the caprice of absentee union authorities. A strike of twenty men in one department affects a large part of the output and delays and disturbs many of the customers and their employees. The Leclaire idea takes the business out of the fighting list and surrounds it with mutual interest and good will.

It is now an issue between the union idea and the Leclaire idea, between the non-resident business agents and N. O. Nelson as the directing power—the Leclaire idea and N. O. Nelson are inseparable—they are one. The 500 employees who do not strike and the customers can afford any amount of present inconvenience that is necessary to free the business from constant danger of disturbance.

Should any employee wish to dispose of the home we have built for him we will take it back at the price it cost him with interest added and simply charge him rent. We have no unfriendly feeling for any one and will cheerfully give all first-class recommendations.

The stand taken by Mr. Nelson came unexpectedly and is expected to be far-reaching in effect. President George Moorman of the local machinists' union refused to discuss the matter yesterday, but it is thought the members of the International Machinists' Association and the brass workers will stand firm. A meeting of the union was held last night to discuss the situation.

The last strike which occurred at Leclaire was that of the marble workers. The company refused to accede to their demands and declared for an open shop in that department. It is still being operated as such.

The cause of the trouble this time was the demands made by the members of the two unions for a 10 per cent increase in wages. The demand was made April 15. Wednesday was the last day, and as the demand was not met the men went on a strike at 2 o'clock that afternoon. The workmen at the plant are all of the better class and many own their own homes. The village of Leclaire is a beautiful place. There are no saloons, police or taxes.—St. Louis Globe-Democrat.

ADDRESSES WANTED.

Anyone knowing the addresses of the following firms will confer a favor upon the Association by communicating with the Secretary, L. M. King:

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Jas. Nissum,
A. Hueguenin,
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A. W. Wilson.
California Hardware & Cutlery Co.

Removal Notice

PLEASE NOTE THAT THE OFFICES OF

The Merchants' Association
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THESE WILL BE THE ASSOCIATION'S PERMANENT HEADQUARTERS

The Old and the New—A Story (without words) of San Francisco's Reconstruction

AN EXPERT'S WORK ON CITY GOVERNMENT

C. D. Willard, Secretary of the Los Angeles Municipal League, Writes a Valuable Text Book, for Growing Citizens, on Municipal Affairs

"City Government for Young People," by Charles Dwight Willard, secretary of the Los Angeles Municipal League, contains just the sort of information people old enough to vote think they have, until they wish to use it, and then frequently find missing. The best thing about it is, that it appeals directly to the oncoming generation, with which responsibility for the future condition of our city governments must rest.

The information supplied is of the most practical character, and the author has held to the view throughout that city government is a simple, practical thing.

The treatise is a study in what might be called comparative city politics. For example: Who can say, off hand, how large a fire department a city of a certain size should have? The cases of other cities are illuminating; and Mr. Willard has sought to compare the figures in such a manner as to convey an idea of what city departments should cost to taxpayers. Possession of such information is necessary to sound criticism and reform. It is a worthy work to substitute knowledge, in such matters, for ignorance, and to give criticism a solid foundation of fact and the effort deserves to succeed.

A Neglected Subject.

"City citizenship," says the author, "has been too long neglected in the (apparent) interest of national citizenship. A committee of the National Municipal League recently sent inquiries to the school authorities of all the larger cities of the Union asking what was being done with the study of city government. One answer was particularly illuminating: "We regard our city government as too bad to be studied."

It is not, however, to point out horrible examples of the results of civic neglect that Mr. Willard has written his treatise. He can not be accused of muck-raking. His book describes the mechanism of city government, and tells what cities should be with judicious restraint, and the result of its perusal by young and old can not be other than salutary to the community. He tells his readers:

Importance of the City.

One-third of the people of this country live in cities, and many of the remainder live near cities, or perhaps go to some city every day to carry on business. The city has a great deal of influence in the political affairs of the State and the nation.

Where Reform Is Needed.

The improvement of the city is important to us not only as a townspeople, but also as Americans. The evils in our city governments have existed for a long time, and they go down very deep. Such things can not be changed easily and quickly, and even if by some miracle they could be set right in a day, they would not stay right unless the people were watchful and determined to keep the right. Hence it is a matter of great importance that our young people, who are coming on to be the citizens, should understand what the problems of city government are, and how they must be met and conquered. It is part of the purpose of this book to show you what you can do, now and hereafter, to make your city cleaner, more beautiful, and better fitted to be the home of free, honorable people.

How Municipalities Arise.

Mr. Willard then tells how cities arise; how many, and of what classes, there are in the United States; why they incorporate; whence they derive their corporate powers, and the reasons for their increase and influence.

There follow a discussion of "local affairs," a description of the "form of city government," and characters of the Council and the Mayor. Taxes and assessments and budgets are clearly described, with the methods of making appropriations, of raising money, by bond issues, for costly improvements, and of safeguarding the payments of principal and interest of the municipal debt.

The city elections, the police department, fire protection, education, sanitation, and care of the streets all have their suitable treatment, and the author devotes a chapter to "Making the City Beautiful," and another to the "Good Forces in the City."

On the latter subject he says:

Noticeable Improvement.

There was a time in the history of American cities when conditions were very much worse than they are at present. Thirty years ago there was not a single city in the United States that was as well governed as a score of them are now. Taxes, perhaps, were no higher than at present, but the city did less for its people than it does now.

A Demand for Cleanliness.

Moreover, our cities were dirty, building ordinances were not obeyed, many forms of evildoing were tolerated almost without protest, and the various departments of the city government were opposing one another, to the injury of the citizen.

At last a general demand went up from one end of the Union to the other for our city governments to be made better. * * * Very few of our cities can be said to be in good order throughout—none are in perfect order—but nearly every city has some departments of which it can be justly proud, and nearly all of them are much better off than they were twenty or thirty years ago.

For the improvement Mr. Willard gives credit to honest and able office holders, elected and re-elected here and there, to the honest newspapers, to the schools and churches, to improvement associations, and to civic associations. Of the last-named agency he says:

Permanent Agencies for Good.

Those citizens who desire to see the city's affairs well administered usually find that they can accomplish most by uniting in a league, or association. Formerly these organizations were formed just about election time, they worked with great vigor for a few months, and then went out of existence. Now, however, they are usually made permanent, and during the time between elections they assist the city officials in their work, they keep a record of municipal affairs as a basis for judging the standard of officials, and they gather data of the progress that is made in other cities, to help improve the administration of their own city.

The most efficient of these organizations, just before election, publish the record of each man running for office, so that the people may be able to judge intelligently of the merits of the candidates. This plan encourages the political parties to select the very best material for their nominations.

This book, if generally read, can not fail to do good. It supplies the future citizen with the sort of information that the professional politician always has at hand, and upon which in part he rests his power. It should be made a text book in the home as well as in the school, for it is to the rising generation that we must look for any substantial and radical relief from the evils of municipal misrule.

"City Government for Young People." Published by the Macmillan Company, New York and London. Price 50 cents.

REMEMBER TO REGISTER.

The registration for the primaries makes a heavy showing but there are many responsible voters who have not done their civic duty. At the present time, with the new start of the New San Francisco, it devolves upon every good citizen, particularly upon every *good* citizen who has the welfare of the municipality at heart, to register. September 24 is the last day for registration.

POLITICS AND THE PUBLIC

It is the duty of every voting man of these days, employer or employed, man of leisure or man of business, to know the game of politics. There is no subject of so vital an importance concerning which there exists more ignorance, more lack of desire to know. The average man has more than a smattering of the sciences, of philosophies, perhaps of languages, of many things that do not enter into the making of their every day life. Those who do know the game are largely those who have made it and who practice it for ignoble and personal use. Theoretically the game should not exist, practically it does, and he who would be the true citizen should learn it in all its mazy, hazy ways, learn to block the tricks of the cheated ballot box, the forced vote. There is one golden rule—organization—without it the ordinary voter is as a tenderfoot in a game of poker, between two expert gamblers who are forcing the game with stacked cards and a ready revolver in case of protest.

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Reliable Business Guide to San Francisco

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The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. Old firm names are given this month, with the new address in every case where it has been possible to procure it. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 508 MERCHANTS' EXCHANGE, SAN FRANCISCO, and it will be inserted in the next issue.

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ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Barrow, Wade Guthrie & Co..... ..... 787 Market
Cal. Society of Certified Public Accountants ....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick..... .....Merchants Exchange Bldg.
Jansen, F. Bromley...Monadnock Bldg.
Lomax, W. B.....489 Golden Gate Ave.
McLaren, Goode & Co..339 Montgomery
Price, Waterhouse & Co..... ..... 528 Monadnock Bldg.
Ruckstell, John R..Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.
Young, Douglas.....2578 California

ADDING MACHINES.

Eagan, J. E.....123 Fillmore

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co.....34 Kearny
Tuttle Lauren T.....332 Delbert Blk.

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co..... ..... Merchants Exchange
Colley, C. J.....731 Monadnock Bldg.
Curlett, William ....1008 Mutual Savings Bank Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Leonard, Jos. A.....201 Euclid Ave.
Maggs, Herbert B.....125 Alpine
McDougall Bros.....755 Devisadero
Meussdorffer, C. A..446 Monadnock Bldg.
Meyer & O'Brien.....Midway Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Paff, Chas..... Merchants Exchange
Pelton, John Cotter.....1767 Geary
Reid Bros.....Claus Spreckels Bldg.
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....16 First

ART GLASS.

California Art Glass B. & C. Works.. .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission, bet. 4th & 5th
Schussler Bros..... 1218 Sutter
Vickery, Atkins & Torrey..... ..... 1744 California
Volz & Freese.....947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Bldg.
Johns, H. W., Manville Co....180 Second

ASSAYING.

Weissbein Bros. .....2087 Bush

AUCTIONEERS.

Chase, Fred H. & Co..... .....Valencia, near 16th
Ordway, W. C.....6th & Yuma
Spear, E. S. & Co.....21 Fell

AUTOMOBILES.

Pioneer Automobile Co..901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co..... ..... Sansome & Vallejo Sts.
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co..Eddy & Fillmore
Simpkins & Thorp.....131 13th
Young & Swain Baking Co..... ..... 1433 Devisadero

BANKS & BANKERS.

American National Bank .... Merchants Exchange Bldg.
Anglo-Californian Bank, Ltd..... ..... Pine & Sansome
Anglo-Californian Bank, Ltd..... .....Mission Branch, 2049 Mission
Bank of California.....422 California
Bank of Italy of San Francisco..... ..... 632 Montgomery
California Safe Deposit & Trust Co.. .....California & Montgomery
California Safe Deposit & Trust Co.. .....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co.. .....Uptown Branch, 1740 Fillmore
Canadian Bank of Commerce..... .....California & Sansome
Central Trust Company..42 Montgomery
Citizens' State Bank.....1447 Fillmore
Crocker National Bank of San Francisco.....Post & Market
Donohoe-Kelly Banking Co., The.... ..... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society... ..... 526 California
Hibernia Savings and Loan Society.. .....McAllister & Jones
Humboldt Savings Bank....626 Market
International Banking Co..... .....Montgomery & California
Italian-American Bank..... .....Montgomery & Commercial
London, Paris and American Bank... .....Sansome & Sutter
Market Street Bank, The..7th & Market
Mechanics' Savings Bank..... ..... 143 Montgomery
Mercantile Trust Company of San Francisco .....464 California
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bank of San Francisco .....708 Market
National Bank of the Pacific..Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....Kohl Bldg.
Savings and Loan Society..... ..... 101 Montgomery
San Francisco National Bank..... ..... Merchants' Exchange Bldg.
San Francisco Savings Union..... .....Montgomery & California
Seaboard Bank .....24 Market
Security Savings Bank..316 Montgomery
Swiss-American Bank....1432 Fillmore
United States National Bank..... .....Bush & Fillmore
Union State Bank...Van Ness & Fulton
Wells-Fargo-Nevada National Bank of San Francisco.....Union Trust Bldg.
Western National Bank of San Francisco .....Powell & Market
Yokohama-Specie Bank.515 Montgomery

BARBERS.

Greenberg, F. L.....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros.....672 7th, Oakland

BAZAARS.

Charlton, E. P. & Co.....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Enterprise Bottling Co.....2745 16th
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....315 Howard
Heins, Alex., Belting Co..2113 Harrison

BICYCLES.
Christoffer, C. M.....528 Stanyan
Leavitt, J. W. & Co..G. G. Ave & Hyde
Lee, W. E.....504 Stanyan

BILL POSTERS.
Varney & Green.....
...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.
Eureka Boiler Works.....57-59 Mission
Keystone Boiler Works.....
.....Cor. Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....133 Howard

BOOK BINDERS.
Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co.....714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch.....
.....6th & Irwin
Elder, Paul...Van Ness Ave. & Bush
Hanak & Hargens.....426 Fulton
Upham Co., Isaac.....104 Battery
Robertson, A. M.....1539 Van Ness Ave.
San Francisco News Co.....
.....1711 San Pablo Ave., Oakland
Swinyer, W. W.....417 Montgomery
Whitaker & Ray Co.....141 Grove

BOOTS AND SHOES.
Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht .....
..... Valencia & 26th
Cahn, Nickelsburg & Co.....
.....851-853 Folsom
Heim, F. L.....1556 Fillmore
Koenig Shoe Co., The....1541 Van Ness
Kutz, G. M. Co.....18th & Bryant
Mauzy & Reid Co.....Mission near 2d
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co..Geary & Fillmore
Rosenthal, Feder Co.....
.....Van Ness Ave. near Sacramento
Rosenthal's, Inc...O'Farrell & Fillmore
Sommer & Kaufman.1430 Van Ness Ave.
Sullivan Shoe Co.....1184 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co.....642 Howard
Wolf, H., & Bro....Fillmore near Geary
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.
American Box Factory.....
Korbel Box Factory.....2014 Bryant

BREWERIES.
Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brewing Co.....
.....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co.....530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.
California Brick & Clay Mfg. Co....
..... 223 Monadnock Bldg.
Patent Brick Co, The...Merrimac Bldg.

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co.....
..... Monadnock Bldg.

BROKERS—COFFEE.
Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....407 Washington
Heise, Chas. Ed., & Co.....
.....Sansome & Washington Sts.
Mayhew, F. E. & Co..536 Washington
Mattoon & Co.....409 Battery
Reed, George W.....511 Washington
Swayne, Hoyt & Co....Battery nr. Clay

BROKERS—DRUG.
Clegg, Serwe & Brien.....528 Third

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....91 Sacramento
DuVal, W. M. & Co..Monadnock Bldg.
Maillard & Schmeidell.....207 Front
Page Bros.....414 Montgomery
Stone, B. F., Jr., & Co....90 Sacramento

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington.....Parrott Bldg.
..... 502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre .....
..... Merchants Exchange Bldg.
Goldman, Max .....339 Bush
Hopkins, J. P.....Kohl Bldg.
Irvine, James .....312 Oak
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co.....420 California
Rehfisch & Hochstadter..2669 California
Skaller, Geo. & Co. .....
Sternberg, Frank..2305 Cedar, Berkeley
Toplitz, Jos. B.....339 Bush

BROKERS—TICKET.
Ottinger, A.....Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co.....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn...
..... 211 Church
Pacific States Savings & Loan Company ..... 569 California

BUILDING CONSTRUCTION.
Ferrolite Co. ..... Chronicle Bldg.
Gilbreth, Frank B.....Atlas Bldg
Holden-Deuprey Co.....1665 Mission
Levy, Oscar S.....15 Second
Richards-Neustadt Construction Co..
..... 237 Monadnock Bldg.
Waterhouse and Price.....228 Oak

BUILDING MATERIALS.
Willkomm, A.....Midway Bldg.

BUTCHERS.
Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George.....1810 Bush
Decourtieux, A.....11th & Market Sts
Finke, Fred H.....10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Stone & Ecklon Co.....
Taafe, Wm. Co..5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
.....315-319 Bryant

CAN MANUFACTURERS.
American Can Co.....7th & Townsend

CANNED GOODS.
California Fruit Canners' Ass'n.....
..... 436 Sansome
Hunt Bros Co.....Haywards, Cal.
Spanish American Food Co....180 Erie

CAPITALISTS.
Bishop, Chas. R.....
.....University Bank Bldg., Berkeley
Borel, Ant. & Co.....Kohl Bldg.
Brittan, N. J.....Pacific Union Club
Center, John.....2828 Sixteenth
Dean, W. E.....818 Kohl Bldg.
Delger, Edward Frederick .....
.....3740 25th St., Oakland
Denman, James .....3808 Clay
Fontana, Mark J....1st & Filbert, Oak.
Hopkins, E. W.....735 4th
Levy, H. M.....1302 Post
Moore, A. A., Jr.....15 Second
Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
Spring Valley Water Works.....
..... Sutter & Franklin
Thomas, H. W.....268 Market
Thompson, R. R..436 Montgomery Blk.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell
Robinson & Gillespie.....2447 Sutter

CARPETS.
Gullixson Bros., Inc.....14th & Church
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co....1638 Fillmore
Walcom, Geo. Co.....637 Turk
Walter, D. N. & E. Co.....
..... Sacramento & Van Ness

CARPET CLEANING WORKS.
Spaulding, J. & Co.....911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co.....732 Brannan
Larkins & Co..Guerrero, bet. 14th& 15th
Schindler, H. B. & Co.....172 Spear
Studebaker Bros. Mfg. Co.....
..... Tenth & Market
Wertsch, Wm. ..... 24 Page
Willey, Frank D.....
.....Fell, bet. Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W.....931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F....
..... 38 Clementina
National Cash Register Co., The....
.....1283 Golden Gate Ave.
Pacific Coast Cash Register Co.....
..... 16 City Hall Square

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con....
..... 1024 Franklin

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHAMPAGNE.
Greenway, E. M.....Kohl Budg.
Kessler, Geo. A. & Co.....
..... 999 Monadnock Bldg.

CHARCOAL.
Pacific Guano & Fertilizer Co., The..
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co.....
....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....15 Powell
Blaskower, M., & Co.....
.....1117 Van Ness Ave
Cahen, Sig.....Van Ness Ave. & Bush
Ehrman Bros. &. Co.....134 Front
Gunst. M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly .....103 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S.....224 Eighth
Plagemann, H., & Co.....
..... 403 Golden Gate Ave.
Rinaldo Bros. Co.....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.
Weil, Wm. M.....221 Fell

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....
..... Van Ness & California
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House....
..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Livingston & Co. .....
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.
Alexander & Danziger.....933 Post
Atkins, Robert S....11110 Van Ness Ave
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co.....
..... Van Ness Ave & Pine
Hirsch Bros. .....2009 Fillmore
Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple .....Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Mandel, Weiner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis.....32 W. El Dorado

COAL DEALERS.
Allen, Charles R.....
.....Foot of Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C.....
.....S. E. cor. Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, J. Homer.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....500 Eddy
Oregon Coal & Navigation Co.....
..... 24 Market
Rosenfeld's Sons, John .....
..... 1024 Merchants Exchange
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co.....340 Steuart

CODFISH DEALERS.
Alaska Codfish Co..Sacramento & Davis
Atlantic Fish Co.....423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot Spear

COLLECTORS.
Curtin, D. A. .....323 Monadnock Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co....134 Washington
Armsby, J. K. & Co. .....
..... Howard & new Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse..
..... Second & Townsend
Campodonico & Burns .....
..... Drumm & Washington
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co. .....
.....608 Merchants Exchange Bldg.
Dairymen's Union..Davis & Sacramento
Eveleth-Nash Co.....422 Front
De Martini, John & Co. .....
..... 112-114 Washington
De Pue, Edgar J. .....
..... 614 Merchants Exchange
Detels, M. P.....California, nr Front
Dodge, Sweeney Co. .....
..... 5-6 Hathaway's Wharf
Duffy, J. J. Co.....Davis near Clay
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency..436 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Hartter, L. Co. .....314 Davis
Hilmer, Fred L. Co. .....26 Clay
Hulme & Hart.....19th & Tennessee
Hume, R. D. & Co. .....110 Battery
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacobs & Malcolm .....
..... Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercari, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co.....
..... Davis & Washington
Macpherson & Honrihan .....
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton Teller Co. .....17 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Grestle .....Kohl Bldg
Southern Pacific Milling Co.....
.....930 Merchants' Exchange
Stencil, J. .....
Von Husen & Co.....400 Davis
Vanvalves, M. D...513 Eleventh, Oakland
Welch & Co.....502 California
Western Creameries Co.....
.....268 Market, Room 246
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drum & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co.....
.....724 Montgomery
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph Co.....
.....Folsom, bet. 9th & 10th
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro.....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E.....636 Market
Day's Sons, Thos. H.....
.....547 Monadonock Bldg
Fahy, Richard .....518 Noe
Kertinge, Richard & Sons..779 Market
Masow & Morrison.....
.....899 Monadnock Bldg
Sheehan, John R. & Co., Inc.....
.....771 Market
The Woodrug Co.....Pine & Franklin

COOPERS.
California Barrel Co.....
.....Twenty-second & Illinois
Carl Cooperage Co.....
.....Boardman & Brannan
Woerner, David (Estate of).....
.....N. W. cor. 14th & Harrison
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.
Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS.
California Cotton Mills Co.....
..... East Oakland

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Battery & Broadway
Pacific Coast Biscuit Co.....38 Steuart

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co.....
.....Sixth & Yuma
Cowen-Heineberg Co.....527 Market
Nathan-Dorhmann Co.....
.....Van Ness & California
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co.....23 Market

CURIO DEALERS.
Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.
Le Laval Dairy Supply Co.....
..... 49 Sacramento

DEPARTMENT STORES.
Emporium, The .....
.....Cor. Post & Van Ness Ave
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.
Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....908 Van Ness Ave

DISPLAY FIXTURES.
Frankel Display Fixture Co.....
.....867 O'Farrell

DOORS AND WINDOWS.
California Door Co.....24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co.....
..... 926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....Bush & Battery
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Transfer Co.....
..... 35 Second
Pierce-Rodolph Storage Co.....
.....Eddy & Fillmore
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Transfer & Storage Co.....
.....Washington & Davis
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sac'to & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. & Co.....
.....Brannan, bet. First & Second

DRUGGISTS.
Ayers, Edw. N.....Van Ness, near Post
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California

Clegg, Fred A.....1542 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co.....
.....McAllister, near Fillmore
Langley & Micheals Co.....
.....South Park Ave & Second St
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Redington & Co.....675 Third
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....2124 Bush
Schmidt, Val .....
.....214 Fourth Ave., Richmond Dist
Schmidt, Edwin Val .....
.....Fillmore & California
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters.....
.....Twenty-fifth & Folsom
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris Dry Goods Co.....
..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....Cor. Hayes & Octavia
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grand & Co.....
.....Sansome & Market
Nathan, A.....1562 Stockton
Newman & Levlngston .....
.....Van Ness & Sutter
O'Connor Maffatt & Co.....
.....Van Ness Ave and Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach.....
.....2011-2013 Fillmore
Semerla, Henry & Co.....539 Eddy
Silverman, J. .....
Strauss, Greenberg & Sachs.....
.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Welll, Raphael & Co.....
.....Van Ness & Pine
Weinstock, Lubin & Co.....
.....Post & Fillmore

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing & Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....
.....1451 Franklin
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.....
.....Ellis, near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
California Electrical Works.....
.....642 Folsom
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electrical Appliance Co.....351 Main
Electric R. R. & Manufactuers Co....
.....619 Howard
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....
.....527 Mission
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co
.....381 Fulton
Westinghouse Electric Co.....
.....Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co.....
.....Stockton, North Point & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg
Wellington, Geo. J.....Kohl Bldg

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
DeFremery, James & Co.....
.....1305 Adeline, Oakland
Jennings, Rufus P.....
.....California Bldg., Union Square
North American Commercial Co.....
.....314 Brannan
Takemura, K. & Co.....1174 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros, Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Association.....
...Temp. Webster-St. Wharf, Oakland

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUIT CANNERS.

California Canneries Co.....
.....Eighteenth & Minnesota

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....
.....S. W. cor. Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co.....
.....Bush & Van Ness
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.....
.....Sixteenth & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co..Webster & Haight
Lindholm Furniture Co.....
.....Eddy & Van Ness Ave
Moore, Harry J. Furniture Co.....
.....735 Eddy
Munro Furniture Co....Jones & Market
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co.....
.....Van Ness Ave & California
Sloane, W. & J. Co.....
.....Sutter & Van Ness Ave
Smith, A. B. Furniture Co.....
.....N. E. cor Turk & Van Ness Ave
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....
.....Cor. Harrison & Sixteenth

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.....
.....801 Van Ness Ave
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....
.....1301 Broadway, Oakland
Pacific Coast Illuminating Co.....
.....6 O'Farrell

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo. .....
.....S. E. cor. Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Works.....
.....Seventh & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A.....
.....Van Ness Ave, near California

GLUE MANUFACTURERS.

Burd, Wm. & Son.....
.....638 Montgomery Block
California Glue Works.....
.....Merchants' Exchange

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRANITE AND MARBLE DEALERS.

Seregni & Bernieri.....

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co., The.....
.....526 McAllister

GROCERS.

Bibo, Newman Co.....1248 Sutter
City of Hamburg Co., Inc....118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co.....
.....Van Ness Ave & Sutter
Granucci Bros.....412 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Steuart
Newbauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....247 Davis
Stulz, Jos A.....1931 Fillmore
Sussman, Wormser & Co.....
.....Brannan, bet. Seventh & Eighth
Tillman & Bendell.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co.....
.....1346 Park St., Alameda
Goicher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Son.....
.....Van Ness Ave, near O'Farrell
Brown, The Ralph Co.....
.....Fifth & Tehama
California Hardware & Cutlery Co....
.....812 Van Ness Ave
Crosby, Peet & Moe.....
.....555 Van Ness Ave
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden.....
.....Eighth & Kansas
Froelich, Christian...Pacific Union Club
Gregory Hardware Co.....
.....519-521 Golden Gate Ave
Holbrook, Merrill & Stetson.....
.....Sixth & Townsend
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co.....
.....146 Steuart
Montague, W. W. & Co....Turk & Polk
Pacific Hardware & Steel Co.....
..... Seventh & Townsend
Palace Hardware Co.....
.....456 Golden Gate Ave
Philpott, C. H.....135 Fifth
Pike, A. W. & Co.....604 Mission
Rosekrans, H. & Co.....511 Sixth
Sage Hardware Co.....1180 Market
Smith, Peter A.....638 Fourth
Williams Hardware & Stove Co.....
.....1525 Market
Vaut, E. D. Hardware Co....218 Market
Woods, Charles M.....11 Front
Wright & Wood Hardware Co.....
.....77 Third

HARNESS AND SADDLERY.

Liebold Harness Co.....
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co.....
.....307 Market

HAT MANUFACTURERS.

California Hat Co.....1420 Howard
Carroll, Paul T.....
.....Mutual Savings Bank Bldg
Triest & Co.....734-738 Mission

HATTERS.

Collins, Chas J.....922 Market
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1440 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....530 Haight
Meusdorffer, J. C. Sons.....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Martin, H. G.....156 Third
Palace Hotel .....Post & Leavenworth
Phillips, H. B.....Union Trust Bldg
Turpin, F. L.....Cor Fourth & Howard
Vonden Mehden, G. H.....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 Folsom

ICE DEALERS.

Consumers Ice Co.....436 Eighth
Merchants Ice & Cold Storage Co....
.....Lombard & Sansome
National Ice & Cold Storage Co, The
.....268 Market
Union Ice Co.....735 Fourth

ILLUSTRATORS.

O'Connor, Thos. E...129 Investors' Bldg

IMPORTERS.

American Mercantile Co.....
.....628 Montgomery
Cora, A.....478 Jackson

INTERIOR DECORATORS.

United Studios .....1415 Post

INSURANCE.

Ahpel, H. C. Co.....Union Trust Bldg
Bertheau, Caesar .....
.....Eleventh, cor Clay, Oakland
Boardman & Spencer 158 Ninth, Oakland
Brown, Edw. & Sons...2427 Washington
Christensen & Goodwin.....55 Geary
Commercial Union Assurance Co., Ltd.
.....1359 Post
Connor, John .....28 Steiner
Davis, J.-B. F. & Son.....
.....Montgomery & Sacramento
Dorn, E. L.....Pine & Leidesdorff
Dornin, Geo. D.....Kohl Bldg
Fireman's Fund Insurance Co.....
.....California & Sansome
Gutte & Frank ...114 Battery, Room 11
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son....160 Sansome
Insurance Co. of North America.....
.....102 Battery
Kilgarif & Beaver.....903 Eddy
Landers, Wm. J.....
.....S. E. cor. Thirteenth & Harrison
Liverpool & London & Globe Ins. Co..
.....422 California
London & Lancashire Fire Insurance Co.....2101 Van Ness Ave
Manheim, Dibbern & Co.....
.....421 Montgomery
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co.....
.....312 California
Northwestern National Fire Ins. Co.
.....1632 Franklin
Pacific Mutual Life Insurance Co., The
.....903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....
..First National Bank Bldg., Berkeley
Parker, C. M. T.....
.....1258 26th Ave., Fruitvale, Cal
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw. E.....1808 Franklin
Preferred Accident Insurance Co....
.....Mutual Bank Bldg
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....308 California
Sperling, Frank .....
Stovel, C. J.....537 Sacramento
Travelers' Insurance Co., The.....
.....709 Monadnock Bldg
Voss, Conrad & Co..229 Monadnock Bldg
Waniorek, M.....122 Sansome
Watson, Taylor & Sperry.....11 Post
Watt, Rolla V.....122 Sansome
West Coast Life Insurance Co.....
.....Pine & Leidesdorff
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley .....215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works..Kearny & Francisco

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....9 Mission

INVESTMENT SECURITIES.

Brown, Wilson & Co.....
.....Union Trust Bldg

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave
Solomon, C. Jr..625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....
.....Turk, bet. Hyde & Larkin

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co..1261 Van Ness Ave
Bohm Bristol Co.....
.....Van Ness Ave. & Sacramento
California Jewelry Co.....
.....Mutual Savings Bank Bldg
Carrau & Green.....1510 Buchanan
Deremer & Co.....1311 Van Ness Ave
Diamond Parlor Jewelry Co.....
.....1429 Fillmore
Dorrance-Battin Co.....Chronicle Bldg
Eisenherg, A. & Co.....1324 Geary
Glindermann, W.....1532 Fillmore
Greenzweig, George & Co.....
.....2322 California
Hall, A. I. & Son.....717 Market
Hammersmith & Field801 Van Ness Ave
Heringhi, Leo.....896 Steiner
Huguenin, Adolph .....
Isaacs, Abe.....739 Van Ness Ave
Judis, Alphonse Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....1517 Bush
Shereve & Co.....
.....Van Ness Ave & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co.....
.....Van Ness Ave & California

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..779 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co .....
.....Van Ness Ave & California

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
.....California & Van Ness Ave
Marks Bros.....Eddy & Fillmore
Magnin, I & CoVan Ness & Austin Ave

Paragon, The ....Van Ness Ave & Post
Schwartz & Goodman.....1545 Fillmore

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine
Honig, S.....
Lowenthal & Co.....
Rothschild, M.....

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co.....
.....528 Gough

LAUNDRIES.

Domestic Laundry .....
.....468 25th St., Oakland
La Grande Laundry Co.....
.....234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...115 Albion Ave
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....
.....581-583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....
Third Ave. & E. 11, Oakland, Box 533
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....
.....661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....
.....Mutual Savings Bank Bldg

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co..Fourth & Channel
Blyth & Trott .....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co.....
.....Lumberman's Bldg
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co..1025 Monadnock Bldg
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co....2250 Broadway
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A.....
.....703 Merchants' Exchange
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....518 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
.....Maritime Bldg., 172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Truckee Lumber Co. of San Francisco
.....1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.....
.....268 Market

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co., The.....
.....432 Folsom
Garratt, W. T. Co.....
.....Fremont & Natoma
Harron, Rickard & McCone..416 Market
Hall, Robert.....552 Folsom
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co.....
.....Nineteenth & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, Geo. W. & Sons, Inc...
.....313 Folsom
Pierson, Roeding & Co.....
.....Monadnock Bldg
Sanitary Devices Manufacturing Co..
.....Sixteenth St. & San Bruno Ave
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co..319 Howard

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....127 Shotwell
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold.....1760 Bush
Robinson Bros .....
.....Aronson Bldg., Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co.....
.....Nineteenth & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....
.....Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Sixth & South
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....
Toggery, The.....
....S. E. cor. Van Ness Ave & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....
.....Mutual Savings Bank Bldg
Harshall, A.....2053 Sutter
Jacobi, I. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McHahon, Keyer & Steigler Bros.....
.....892 Van Ness Ave
Martin Bros.....1438 Market
Reid, J. & Son.....
...Delbert Blk., Van Ness & O'Farrell
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Plating & Metal Works.....
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. of Cal....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot.....2632 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....
.....Polk, bet. Sutter & Bush
New York Millinery, The.....
.....133 Van Ness Ave
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....
.....S. E. cor. Sixth & Brannan
Witter Medical Springs Co.....
.....Van Ness Ave & Turk

MINING COMPANIES.

Alaska Treadwell Mining Co.....
.....832 Octavia
Bourn, W. B.....2550 Webster
Corbus, A. T.....832 Octavia
Ralston, W. C.....1184 Market

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

MUSTARD MANUFACTURERS.

Burr, C. C.....1426 Filbert

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Saniter, L. & Sons..34 West Eldorado

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co.....
.....1160 Broadway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co.....
.....360 Sixth, Oakland

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co.....
..... 549 Howard
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Stein, Your Painter....3052 Sacramento
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills.....
..... 414 Montgomery
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Union Bag & Paper Co.....
..... 1059 Franklin, Oakland

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Fleishhacker, A. & Co.....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....
.....842 Thirty-seventh St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.....
..... 2476 Howard
Law, Herbert E.....Fairmont Hotel
National Pharmacy Co.....
.....957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co.....
.....Turk & Van Ness Ave
Cohl, Samuel..... 591 Haight
Taber Photo Co .....
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....
.....1220-1224 Van Ness Ave
Bowers & Son..McAllister & Van Ness
Curtaz, Benj. & Son.....
.....1615 Van Ness Aae
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....
..... 689 Fourteenth
Sherman-Clay Co.....
.....1625 Van Ness Ave

PICKLE MANUFACTURERS.

Fisher Packing Co.....

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co...
..... 139 Fifth
Western Meat Co.....Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A....Cor. 11th & Clay, Oakland
O'Brien & Spotorno .....
.....1212 Golden Gate Ave
Tiddy, Richard.....1119 Post

POWDER WORKS.

California Powder Works.....
.....2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....
..... Kohl Bldg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Dempster Bros.....437 Minna
Freygang-Leary Co.....1322 Howard
Gilmartin Co. The.....1228 Folsom
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock, C. A. & Co., Inc.....
..... 1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Nolan-Davis Co. The.....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Andros, Milton .....Kohl Bldg
Ballard, J. Stow.....3303 Clay
Bishop, Thos. B.....2309 Washington
Crocker Estate Co.....
.....Market, near Montgomery
D'Evelyn, Dr. Frederick W.....
.....2103 Clinton Ave., Alameda
Flood, James L.....James Flood Bldg
Gibbons, Dr. Henry Jr....2405 Fillmore
Heller, E. S.....Union Trust Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Johnson, M..... Ross Valley
Kellogg, Sheldon G...801 Crocker Bldg
Keyes, A. D.....1022 Monadnock Bldg
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....315 Haight
McNutt, Dr. W. F.....1800 O'Farrell
Montgomery, D. W.....2419 California
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....
...Santa Fe Office, Monadnock Bldg
Pillsbury, E. S.....Kohl Bldg
Pischel, Kasper, M. D..1817 California
Platt, Frank L., D. D. S....712 Steiner
Quinn, John E.....1221 Polk
Rosenthal, Dr. C. H.....636 Baker
Runyon, E. W.....515 Monadnock Bldg
Scheeline, S. C.....216 Pine
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin .....1026 Fillmore.
Wilson, A. W.....2430 Broadway

PUBLIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.

Commercial News Publishing Co....
..... 1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H.....
.....2046 Center St., Berkeley
Williams, E. C....Fifteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co....
..... 3116 Washington
Platt Iron Works Co..Monadnock Bldg.
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co....1209 Sutter
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C. Co.....413 Kearny
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....725 Market
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R.....
..... California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co....1732 Fillmore
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co....1942 Fillmore
Bush, David & Son.....2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John .....1515 Bush
Cline & Duncan.....20 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer.....
.....573 California
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White.....719 Market
Dunbar, F. A....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....520 California
Half Moon Bay Development Co.....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn,
Inc..... 345 Montgomery
Healy & Gillespie..... 244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & Water Co.....
..... 950 Monadnock Bldg
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter

Kane & Co.....1913 Post
Kell Estate Co.....1209 Flood Bldg
Langrebe, McNevin & Jones.....
..... First & Harrison
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill.....
..... 1006 Merchants' Exchange
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....
.....Mutual Savings Bank Bldg
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon, O. L. & Co.....1256 Sutter
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry .....
.....1217 19th Ave., Sunset District
McNeill, D. R. Realty Co....498 Duboce
Nelson, Johnson & Co.....375 Bush
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....
.....131 Investors' Bldg
Realty Syndicate, The.....
.....1218 Broadway, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....1990 Sutter
Sage, O. G. & Co....Sutter & Fillmore
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Schooffy, Leonidas J....26 Montgomery
Shainwald, Buckbee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....484 California
Stine, O. C.....1515 Bush
S. F. & Suburban Home Bldg. Society
.....S. W. cor. Euclid & Jordan Aves
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Weck, F. A. Realty Co....Midway Bldg
Wehe, A. W.....777 Eddy
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman.....920 O'Farrell

REAL ESTATE AND INSURANCE.

Wright & Greene.....332 Bush
Harrison, Wm. Greer Co.....
..... Bohemian Club

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....
..... Merchants' Exchange, 8th Floor

RESTAURANTS.

Arfsten, Eicher Co.....
Bay State Restaurant.....
.....Stockton & Market
Bergez, John .....
Blanco, A. B.....
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant.....
.....Sansome & Sutter
Galindo, F. B....1018 Van Ness Ave
Hansen, H. B.....
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....17th Ave., bet. M & N
Louvre, The.....Fillmore & Eddy
Nissum, James A.....
Petersen, Jacob.....9 Market
Pouchan, G. & Co.....
.....497 Golden Gate Ave
Ravn & Karstensen..Market & Steuart
Swain Company .....1111 Post
Talt's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....

RIGGERS.

Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.....
.....1039 Merchants' Exchange
Pacific Refining & Roofing Co.....
.....Sixteenth & Fillmore

RUBBER GOODS.

Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co.....
.....Fourth & Washington, Oakland
Winslow, C. R. & Co.....
.....2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Monadnock Bldg
La Zacualpa Rubber Plantation Co..
..... 405 Monadnock Bldg

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, I.....455 Golden Gate Ave
Herring-Hall-Marvin Safe Co.....
.....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.

California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....1247 Broadway, Oakland

SCREEN WORKS.

Quick, John W.....174 Belvedere

SEEDS AND GRAIN.

Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS.

Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co..Eddy & Hyde
Steiger Terra Cotta & Pottery Works
..... Eighteenth & Division

SEWING MACHINES.

Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....1388 Geary
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co.....
.....Eighth & Townsend

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave
Delano Bros.....
.....Spear, bet. Market & Mission
Shields, Thos.....571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co.....
.....Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co.....
.....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..
..... 138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, T. H. & Co.....20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Gale Bros.....408 Davis
Grace, W. R. & Co.....
.....California, near Kearny
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co.....
..... 213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co.....
..... 690 Commercial
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, Otto.....1442 O'Farrell
Heynemann & Co....Page & Fillmore
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co.....
.....Seventeenth, near Rhode Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne....1400 Fourth
Bonestell, Richrdson & Co....475 Sixth
Central Stationery & Supply Co.....
..... 1186 Market
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Heynemann, Milton & Co.....
.....Mission, near Fourth
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co.....
..... 42-44 Sutter
Standard Office Supplies Co.....
..... 603 Montgomery
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....
.....Seventeenth & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....
.....Jackson-St. Wharf
Capelle, Robert.....756 Van Ness Ave
Cook, Thos. & Son.....32 Powell
Ettore Patrizi & Co.....
.....23-25 Montgomery Ave
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Loveland, H. D.....1602 O'Farrell
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co.....
..... James Flood Bldg
Toyo Kisen Kaisha..James Flood Bldg
Monticello Steamship Co.....
..Clay-St. Wharf, N. end Ferry Bldg.
Northern Commercial Co.....
..Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental Steamship Co..
..... James Flood Bldg
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....
..... 1 Montgomery Ave

STEEL AND IRON DEALERS AND MANUFACTURERS.

Berger & Carter Co.....
..... Seventeenth & Mississippi
Doble, Abner Co...Fremont & Howard
Pike, C. W. Co.....9 Mission
Taylor & Spottswood Co.....
.....Nineteenth & Minnesota

STEVEDORES.

Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., The.....
..... 218 Thirteenth
Simmen, John .....1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works .....
.....Twentieth & Indiana

SURETY COMPANIES.

American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.

Walters & Co.....1608 Steiner
Leitz, The A. Co.....640 Commercial

SYRUPS.

Colonial Preserving Co.....
..... 3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth & Brannan
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....
.....Aronson Bldg., Third & Mission
Baumgarten, J. & Co.....
.....671 Golden Gate Ave
Ford, C. W. R. & Co.....
.....665 Golden Gate Ave
Reiss Bros. & Co.....1500 Post

TANNERS.

Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....
..... Spear & Mission&
Caswell, Geo. W. & Co....530 Folsom
Depenbrock, Wilson Co. .....
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry
Guittard & Co., Inc...Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co. .....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank ..... 1537 Bush
Pacific States Tel. & Tel. Co.....
..... Fell and Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co...607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. .....Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co....
..... Kohl Bldg

TOWEL COMPANIES.

Mercantile Towel Co. .....317 Eighth
S. F. Towel Co. .....707 Scott

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. .....1600 Polk
Sadler & Co. .....143 Fifth

TRANSFER COMPANIES.

Union Transfer Co. .....Ferry Bldg
Wells-Fargo Express Co .....
..... Second & Mission

TRUNKS.

Hirschfielder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James .....1197 Post
Pacific Trunk & Bag Co. .....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bornemann, Geo. C. Co., Inc. .....
..... 546 Market
Revalk, R. E. & Co. .....432 Market

UNDERTAKERS.

Gray, N. & Co. .....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. .....959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.....
..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co.....
..... 513 Golden Gate Ave
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....568 Howard

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co. and
Potrero Yeast and Vinegar Co.....
....N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co....531 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros. .....723 Market

WAREHOUSES.

Granger's Business Association .....
..... 622 Merchants Exchange
Haslett Warehouse Co., The.....
..... 105 Townsend
Lombard Warehouse Co., Inc.....
..... 204 California
S. F. Warehouse Co.....35 Second
South End Warehouse Co.....
..... Second & Townsend

WELL BORERS.

Lowe, J. W. .....710 Fell

WELSBACH MANTELS AND SUPPLIES.

Welsbach Co. .....357 McAllister

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co. .....
..... Townsend & Stanford
Bibo, Sam & Co..... 1213 Sutter
Bozio, O. .....1125 Laguna
Braunschweiger Co. .....
California Wine Association.....
.....Third & Townsend
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce .....
..... 628 Montgomery
Chevalier, F. Co.....246-256 Mission
Crown Distilleries .....19 Minna
French-American Wine Co.....
..... 1821 Harrison
Golden Eagle Distilleries Co.....
..... 257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co., Inc. .....
.....Church & Market
Holtum, Ferdinand.....706 Sansome
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony....
.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I. .....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Lubben, John.....Drumm & Merchant
Lyons, The E. G. & Raas Co.....
..... 430-434 Bryant
Mann, C. M. & Co.....1873 Mission
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfaeffe, Eugene E. & Co.....
.....Fourteenth & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....317 Davis
Rosenblatt Co., The....Second & Folsom
Rhyner, Chas.....
.....S. W. cor. Folsom & Army
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....
.....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co.....
.....Fifteenth & Harrison
Slebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Distilling Co.....
..... 43 Clay
Swiss-American Wine Co.....
..... 530 Washington
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co.....
..... Van Ness Ave & Ellis
Wetmore, Bowen Co.....
.....111 San Pablo Ave., Oakland
Wichman, Lutgen & Co.....
Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co.....
.....Sixteenth & Folsom
Roebling's, John A. Sons Co.....
..... 202 Second
Pacific Steel & Wire Co.....
.1001 Twenty-second Ave. E., Oakland

WOOD DEALERS.

Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The .....68 Kansas
Lake & Co., Inc.....159 South Park
Levensen Co.....145 Townsend

WOOL.

Koshland, S. Co.....426 California
S. F. Wool Sorting & Scouring Co....
..... 117 Geary
Tryon, E. H.....Monadnock Bldg

WOOLEN MANUFACTURERS.

Sheideman, B.....1540 Fillmore

WRECKERS.

Whitelaw Wrecking Co.....336 Main

Merchants' Association REVIEW

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POLICY OF THE REVIEW.

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Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, Editor.

A Cordial Response from Merchant Members

(Kindly fill out this card and return at once to the Secretary.)

~~We~~ desire to help the Merchants' Association in its proposed greater work and you may place ~~our~~ my name on the ACTIVE / ASSOCIATE Membership List with dues at the rate of ~~$ 1.00~~ PER MONTH. 20

(Strike out the form of membership not desired.)

THE JOHNSON LOCKE MERC. CO.

(Signed) by Frank I. Johnson. President

(Address) 213 Sansome St

Remarks: You have asked for enough. Put us down for Twenty ($20) Dollars per month for one year. Then come again.

(Please reply immediately.)

The Directors of the Association are highly appreciative of the spirit shown by so many of the members in response to the request for an increased contribution in dues. There are some who recognized the call with most kindly expressions and raised it.

Johnson-Locke Mercantile Co., $20 per month.

Uhl Bros., $10 per month.

Chas. Page, a special subscription of $60.

H. L. Dunbar, $5 per month.

Note the generous consideration of the Johnson-Locke Co. Such an action is calculated to put us on our mettle. Unfortunately most of our work is not spectacular and much good service sometimes does not avail what it should. We have labored over a plan for a better government in the line of Senator Newland's suggestion, and we may yet have something to offer in that direction. At the present time the practical difficulties appear very serious.

The Merchants' Association has heretofore, on principle, kept "out of politics." It is a serious question if we may not yet be compelled to act some part in that direction. If ever a country called for the patriotic service of its citizens, San Francisco calls to its people to-day—and where are those more patriotic and unselfish than in this Association? If we were more in numbers we could assure an honest government. Let the ranks be swelled and our influence widened and let the members be assured of a wise use of all the funds they are ready to contribute.

Market Street is now well started on its way to become once more the main artery of the city. It is vital that the work should be carried on continuously, assiduously. Aside from the completion of civic contracts, the laying of car tracks, every merchant, every owner should bend individual energies to placing the street in its former condition. Out of the Ferry Building pour daily our visitors, come to see, some the ruins, others the progress of the Western Metropolis. First impressions are often lasting. Whether the plan of Architect Polk is adopted to beautify the approaches of the Ferry and vicinity or not, the sooner Market Street shows itself a long avenue stretching to Twin Peaks, with roadway and sidewalks in symmetrical repair, albeit there may be gaps between the stately buildings that already rise on either side, the sooner will the knowledge go abroad that San Francisco is no longer sitting in ashes, but has arisen from its desolation to take its place once more among the cities of the world.

AN AID TO FIRST IMPRESSIONS.

The approaches of American cities, many of them, are notably bad. With the waterfront adjacent to the main entrance, the character of the immediate neighborhood is likely to be lacking in beauty, unless the city be at some pains to improve it. The plans of the architect for beautifying the entrance to the New San Francisco are well worth considering.

WHAT ABOUT NOVEMBER?

What are you going to do about the November elections? It is a big step for any organized body of merchants to undertake politics, but whether such step be taken or not, it behooves every merchant of this city to seriously consider the situation and to lend his personal influence towards the election of true and upright men, who will govern without fear or favor. Given a decent executive body to enforce the laws and abolish graft, and the questions of capital and labor will soon be put upon a basis that will lead to mutual understanding and good will.

CLEAN UP THE SIDEWALKS.

Aside from the commercial section of the city, the residential portion is in sad and imminent need of systematic cleaning. Every afternoon the west sides of the streets are littered with flying papers, straw, and refuse of all kinds in which noxious germs hold high and unchecked carnival. Some plan of rubbish cans for street corners that may be ornamental as well as useful, would help abate the nuisance and the menace to health. Citizens would soon get the habit of depositing their parcel wrappings and discarded newspapers and the expense of carting away would be but a slight one.

THE DAWN OF A NEW DAY.

With the new Mayor and Supervisors comes a sentiment of renewed hope to all which will surely lead to a feeling of renewed confidence in the East. Once the Police Commissioner is established San Francisco will progress by leaps and bounds and credit be restored. It is the dawn of a new day.

FOR THE SAKE OF CIVIC PRIDE.

It is to be hoped, for the sake of civic pride, that the public buildings of San Francisco ravaged by the fire will be restored as soon as possible. Nothing can look more lamentable to visitors than the sight of our ruined City Hall and our Hall of Justice with its collapsed dome lying limply across its tower. Other matters may be more vital but the speedy restoration of these buildings would prove a valuable advertisement. Money was long ago set aside by the Government for the postoffice, and some movement in that direction might be hastened by judicious appeal.

SAN FRANCISCO
PUBLIC LIBRARY

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 11 SAN FRANCISCO, CAL., AUGUST, 1907. No. 13

Lumber Arriving at San Francisco Wharves

THE AMOUNT OF LUMBER USED IN THE REBUILDING OF SAN FRANCISCO HAS NECESSARILY BEEN ENORMOUS AND THE PRESENT WHARF ACCOMMODATION HAS PROVEN INADEQUATE TO HANDLE THE SUPPLY—FOR EIGHTEEN MONTHS THE WATERFRONT HAS SHOWN UNCEASING, UNDIMINISHING ACTIVITY.

New San Francisco's New China-Town

THE OLD CHINATOWN SO ATTRACTIVE TO TOURISTS, WILL, BEFORE LONG, AGAIN BE TEMPTING TRADE WITH THE DISPLAY OF THINGS ORIENTAL. IT WILL BE A MORE SANITARY CHINATOWN, THOUGH THE ARCHITECTS HAVE DISPLAYED THEIR JUDGMENT IN GIVING THE NEW BUILDINGS A DISTINCTIVE STYLE.

Summary of the Amendments to the Charter as Suggested to the Board of Supervisors by the Committee of the Merchants Association.

CHARTER AMENDMENT NO. 1.
Municipal Bonds.

a—Amending Section 10, Article XII:

1st—Bonds may be term bonds or serials, as the Supervisors may direct.

2nd—The maximum rate of interest is raised from 4 to 4½ per cent per annum.

3rd—The bonds may run for seventy-five instead of forty years and the sinking fund need not commence until eighteen years have elapsed, in conformity with the recent amendment to the Constitution of the State.

4th—If bonds have once been offered for sale to the highest bidder, they may be afterwards sold at the City Treasury or branches to any applicant at a price to be fixed by the Supervisors, provided such prices are not less than par and accrued interest, nor less than the highest sum bid for similar bonds.

5th—Payment of principal and interest will be made at such places as the Supervisors may direct. (New York, for instance.)

6th—A deposit of five per cent with a maximum deposit of Ten Dollars ($10.00) must be made by all bidders when submitting bids.

7th—Bonds hereafter or heretofore issued which cannot be sold at par or over, after advertising some three separate times, may be cancelled by the Supervisors.

8th—Bonds sold may be registered and thus kept safely for purchasers not provided with safe places of keeping.

b—Amending Section 12, Article XII:
Interest and Sinking Funds of Public Utilities:

Provides that when the interest and sinking fund of any public utility can be paid out of its surplus earnings, no tax for such purpose shall be provided in the general tax levy.

c—Amending Section 29, Article XVI:
Surplus from Public Improvement Bonds:

Providing that the provisions of the Charter relating to the acquisition of public utilities shall apply to the manner of submitting propositions for the acquisition of lands, or the acquisition or construction of buildings or other improvements, so far as they are applicable; and providing that proceeds of sale of bonds shall be applied exclusively to the purpose for which the bonds were issued until it is accomplished, after which any surplus may go into the general fund, unless such surplus exceeds $2,000, in which case it shall be used to pay interest and sinking fund or provide for the retirement of bonds in connection with which such surplus remains.

CHARTER AMENDMENT NO. 2.
Permitting Spur Tracks.

Amending Subdivision 3, Section 1, Chapter II, Article II:

Authorizes the Board of Supervisors to permit the laying of spur tracks from the Belt Line of Railroads, or any other lines of railroad which now, or may hereafter, enter the city and county, to connect with warehouses, etc., under regulations prescribed by the Supervisors.

CHARTER AMENDMENT NO. 3.
Official Advertising.

Amending Section 2, Chapter III, Article XII:

Providing that the official newspaper shall have a bona fide daily circulation of 2,000 instead of 8,000, as at present.

CHARTER AMENDMENT NO. 4.
Urgent Necessity Fund.

Amending Section 8, Chapter I, Article III:

Increases Urgent Necessity Fund from $36,000 to $100,000 per annum. This allows more funds for many necessary items that are overlooked in making up the annual budget.

CHARTER AMENDMENT NO. 5.
Limiting the Tax Levy.

Amending Section 11, Chapter I, Article III:

Provides that the taxes levied for the running expenses of the City Government shall not exceed eighty-five (85) cents on the Hundred Dollars, but that the Supervisors may levy an additional tax of not over fifteen (15) cents on the Hundred Dollars, for improvements as follows:

1—For the construction and repair of street pavements.

2—For the construction and repair of sewers.

3—For the construction and repair of public buildings.

4—For the purchase of land.

5—For the acquisition, construction or completion of any public utility.

CHARTER AMENDMENT NO. 6.
Interest and Sinking Funds—How Paid.

Amending Section 12, Chapter I, Article III:

Provides that interest and sinking fund on bonded indebtedness shall be provided by a tax on property, except when such bonded indebtedness is for a public utility, in which case the surplus earnings of such utility may be used for that purpose.

CHARTER AMENDMENT NO. 7.
Deposit of Public Funds in Banks.

Amending Section 2, Chapter III, Article IV:

Provides for the manner in which the Treasurer may deposit public funds in banks, as provided in the law passed at the recent session of the Legislature for the deposit of State funds. The provisions are the same as the State law with such changes as will make it applicable to a city and county only.

CHARTER AMENDMENT NO. 8.
Appointment of Police Judges.

a—Amending Section 1, Chapter VIII, Article V:

Providing that Police Judges shall be appointed by the Mayor, instead of being elected.

b—Amending Section 17, Chapter VIII, Article V:

Providing that Police Judges now in office shall continue to hold office until the expiration of their respective terms of office, and they shall be succeeded by Police Judges appointed by the Mayor.

CHARTER AMENDMENT NO. 9.
Opening Street Pavements.

Amending Section 9, Chapter I, Article VI:

Repealing that provisions of Charter requiring all opening of street pavements to be done by the Board of Public Works and providing that Supervisors may, by ordinance, prescribe how this shall be done. They may provide that it shall be done by the city or by the individual contractor under suitable regulations and thus avoid the present long delays and excessive cost to property owners desiring to make side sewer connections.

CHARTER AMENDMENT NO. 10.
Progressive Payments on Public Contracts.

Amending Section 21, Chapter I, Article VI:

Providing that progressive payments may be made by the city on public work, but such shall not, in the aggregate, exceed in amount seventy-five per cent of the value of the work done at that time, nor more than seventy-five per cent shall be paid until the completion and final acceptance of the work.

CHARTER AMENDMENT NO. 11.
Leasing School Lands.

Amending Section 1, Chapter III, Article VII:

Providing that school lands may be leased for fifty instead of twenty years.

CHARTER AMENDMENT NO. 12.
Liability of the City and County and Members of the Board of Public Works for Damages Due to Defective Streets, Sewers, or Sidewalks.

a—Amending Section 5, Article I:

Making the city and county liable for damages caused by the defective condition of any street, sewer or sidewalk, or by the failure of the city to repair, barricade or maintain lights at such defective places, provided that the Board of Public Works had due notice of such dangerous place or might have had such notice by the exercise of proper care or diligence, and provided that such defect could have been prevented by reasonable care and diligence upon the part of the city and county. Also making property owners jointly and severally liable with the city for such damages when such owners are responsible for the maintenance or repair of such street or sidewalk. Members of the Board of Public Works are exempt from personal liability for such damages, except to the city, which may hold them liable on their official bonds when such damages were caused through the neglect of the Board of Public Works.

b—Amending Section 1, Chapter I, Article VI:

Providing that members of the Board of Public Works shall be liable to the city on their official bonds for damages caused by their neglect to repair defective streets, sewers, or sidewalks, except when said Board is without the funds or authority to make the necessary repairs or barricade such defective places.

c—Adding a New Section to Be Known as Section 33, Chapter II, Article VI:

Making it the duty of the Board of Public Works, within thirty-six hours after notice or knowledge of any dangerous place in or upon any street or sidewalk, to barricade and maintain lights about the same until it is repaired, and making the cost of such protection, in the case of defective unaccepted sidewalks, a lien upon the property fronting thereon, when the owner of the same has had twenty-four hours' written notice of such defect and fails to repair or barricade the same.

CHARTER AMENDMENT NO. 13.
Income From Public Utilities and Method of Accounting.

Adding a New Section to Article XII, to Be Known as Section 14, Article XII:

Providing that the receipts from any public utility operated by the city shall be kept in a special fund and used as follows:

1—For the payment of the operating expenses.

2—For repairs and reconstruction.

3—For payment of interest and sinking fund of bonds issued for the utility.

4—For extensions and improvements.

5—For a reserve fund.

When the reserve fund exceeds one-half of the annual cost for operating expenses, the excess may be turned into the general fund.

Providing that the books of account for any public utility be kept distinct from other city accounts, and in such manner as to show the true and complete financial results of such municipal ownership.

CHARTER AMENDMENT NO. 14.
Authorizing Municipal Ownership.

Adding a New Section to Be Known as Section 15, Article XII:

Authorizing the city and county to acquire, construct or complete, operate, maintain, sell or lease any public utility, subject to the Charter limitations.

CHARTER AMENDMENT NO. 15.
Increasing Treasurer's Bond.

Amending Section 2, Article XV:

Increasing the official bond of the Treasurer to $200,000.

CHARTER AMENDMENT NO. 16.
Police Officers to Report Dangerous Places in Streets or Sidewalks.

Amending Section 3, Chapter VI, Article VIII:

Requiring police officers to report to the Chief of Police any dangerous places in streets or sidewalks, and such reports to be forwarded to the Board of Public Works.

CHARTER AMENDMENT NO. 17.
Grade Changes.

Repealing Section 20 of Chapter III, of Article VI, and Adding a New Chapter to Article VI, to Be Known as Chapter VI, Article VI:

The amendment proposed is practically the same as that proposed by the Board of Supervisors two years ago, with such minor changes as were found necessary to remedy defects in the same.

CHARTER AMENDMENT NO. 18.
Opening and Widening Streets.

Repealing Sections 1 to 19 Inclusive, of Chapter III, Article VI, and Substituting Therefor New Sections, Numbered 1 to 19 Inclusive:

The amendment proposed is practically the general law of the State, which has been found to be practical and which has been sustained by the courts, with such few changes as were necessary to make it apply to the city and county.

CHARTER AMENDMENT NO. 19.
Patented Pavements.

Amending Section 26, Chapter II, Article VI:

Permitting the use of a patented pavement when the owner thereof agrees with the city to sell the material or process at a fixed price to the city or to any person to whom a contract may be awarded for paving a street with such pavement. This follows the provisions of the Chicago Charter.

CHARTER AMENDMENT NO. 20.
Payment of Bond Premiums.

Adding a new section, to be known as Section 8, to Article XV.

Providing for the payment of premiums on all official and indemnity bonds by the city and county.

FULL TEXT OF THE AMENDMENTS AND THE CHANGES MADE BY THE BOARD OF SUPERVISORS UPON FINAL ADOPTION.

CHAPTER AMENDMENT, No. 1.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Sections 10 and 12, Article XII, and Section 29 of Article XVI thereof, relating to bonds issued for the acquisition of public utilities and the character of such bonds, the registration thereof and the levy of taxes to provide for the interest thereon and a sinking fund therefor and to bonds issued for the acquisition of land or lands and the construction or acquisition of any permanent building or buildings, improvement or improvements, and the character and registration of such bonds and the proceedings for the issuance thereof.

Be It Ordained by the People of the City and County of San Francisco, as follows:

Section 1. That Section 10 of Article XII of the Charter be amended so as to read as follows:

Section 10. The bonds issued under the provisions of this Article shall be of such form as the Supervisors in the ordinance calling the election therefor shall determine; but such bonds shall be payable, interest and principal, in gold coin of the United States. The interest on such bonds shall not exceed four and one-half per cent per annum and they shall be redeemed at such times and in such amounts as the Supervisors shall determine, as set forth in the ordinance calling the special election; provided, that redemption of such bonds shall begin in not more that eighteen years and shall be completed in not more that seventy-five years from the date of issue.

The bonds so issued shall be exempt from all taxation for municipal purposes and shall be issued in denominations of not less than Ten Dollars and not more than One Thousand Dollars and preference in the sale and allotment thereof shall be given to subscribers for the smallest amounts and the lowest denominations.

The Supervisors shall fix the times and places at which the payment of interest or principal may be made.

Such bonds when issued may be sold by the Supervisors from time to time, as required, and in such quantities as they may determine. When such bonds are offered for sale, they shall be advertised in the official paper and otherwise if so ordered by the Supervisors and sealed proposals for the purchase of the whole or any part thereof offered shall be opened at the time specified in such advertisements. All proposals for the purchase of such bonds shall be accompanied by deposit of five per cent of the amount bid in lawful money of the United States or by a deposit of a certified check payable to the Clerk of the Board of Supervisors of the City and County for a like sum, provided that no deposit need exceed the sum of Ten Thousand Dollars and that no deposit need be given by the State of California, which money or check shall be forfeited by the bidder in case he fails to accept and pay for the bonds bid for by him if his bid is accepted. Bonds shall be sold to the highest bidder for not less than par, but the Supervisors shall have the right to reject any or all bids made for the purchase thereof. If less than the amount of bonds offered shall be sold, the Supervisors may, with the concurrence of fourteen members and the Mayor, place such unsold bonds on sale at the City Treasury, or at branches thereof established by the Treasurer for public convenience, and such bonds may be sold to any applicant at such prices as may be fixed by the Supervisors, provided that such prices shall not be less than par and accrued interest.

The proceeds of any sale of bonds shall be placed in the treasury to the credit of the proper fund, and shall be applied exclusively to the purposes and objects mentioned in the ordinance authorizing their issue, until such objects are fully accomplished, after which, if any surplus remains, such surplus may be transferred to the general fund, except that if such surplus exceeds the sum of Two Thousand Dollars then such surplus and the whole thereof shall be transferred to the appropriate fund or funds to pay the interest and maintain the sinking fund or provide for the retirement of the bonded indebtedness in connection with which such surplus remains.

If the bonds or any of them offered for sale shall remain unsold, the Supervisors may so declare and may, with the concurrence of fourteen members and the Mayor, cancel such unsold bonds, provided that no bonds shall be cancelled as aforesaid unless the same have been offered for sale by advertisement as above provided, at least three separate times at intervals of not less than thirty days, and provided that no bonds shall be cancelled by the Supervisors as aforesaid, at which par or above has been bid by any bona fide responsible bidder or bidders.

The provisions of this Section, regarding the cancellation of unsold bonds, shall apply to any bonds that have been heretofore issued or to any bonds that have been heretofore authorized by a vote of the electors of the City and County under this section or under section twenty-nine of Article Sixteen of this Charter and that remain unsold after efforts to sell the same shall have been made as above provided.

Whenever the owner of any coupon bond, or of any bond payable to bearer, already issued or hereafter issued by the City and County shall present any such bond to the Treasurer with a request for the conversion of such bond into a registered bond, such Treasurer shall cut off and cancel the coupons of any such coupon bond so presented, and shall stamp, print, or write upon such coupon bond or such other bond payable to bearer, so presented, either upon the back or upon the face thereof, as may be convenient, a statement to the effect that the said bond is registered in the name of the owner, and that thereafter the interest and principal of said bond are payable to the registered owner. Thereafter, and from time to time, any such bond may be transferred by such registered owner in person, or by attorney duly authorized on presentation of such bond to Treasurer, and the bond be again registered as before, a similar statement being stamped, printed, or written thereon. Such statement stamped, printed or written upon any such bond may be in substantially the following form:

(Date, giving month, year and day.)

This bond is registered pursuant to Charter of the City and County of San Francisco, State of California, in the name of _____ (Here insert name of owner) and the interest and principal thereof are hereafter payable to such owner.

_____
Treasurer.

After any bond shall have been registered as aforesaid, the principal and interest of such bond shall be payable to the registered owner. Such Treasurer shall keep in his office a book or books which shall, at all times, show what bonds are registered and in whose names respectively.

Section 2. That Section 12 of Article XII, of the Chapter be amended so as to read as follows:

Section 12. At the time of levying the municipal tax and in the manner provided for such tax levy the Supervisors shall levy and collect annually a tax sufficient to pay the annual interest on such bonds and also such part of the bonded municipal indebtedness as will fall due within the succeeding fiscal year; and as may be necessary to provide for the sinking fund payments of the next succeeding fiscal year, provided that when the interest and sinking funds payments for any fiscal year on the bonds issued for any public utility can be met out of the surplus earnings of such public utility for the preceding fiscal year, no tax shall be levied for such purpose. Such taxes shall be in addition to all other taxes levied for municipal purposes and shall be collected at the same time and in the same manner as other municipal taxes are collected.

Section 3. That Section 29 of Article XVI of the Charter be amended so as to read as follows:

Section 29. When the Supervisors shall determine that the public interest requires the acquisition of any land or lands or the construction or acquisition of any permanent building or buildings, improvement or improvements, the cost of which, in addition to the other expenses of the City and County, will exceed the income and revenue provided for the City and County for any one year, they must, by ordinance, submit a proposition or propositions to incur a bonded indebtedness for such purpose or purposes to the electors of the City and County as at a special election to be held for that purpose only. All provisions of this Charter, as the same shall read at the time of submitting such proposition to the electors, providing for the acquisition of public utilities, so far as the same are applicable, shall apply to the manner of submitting such proposition or propositions, to the issuance, character and registration of said bonds and to the time when the kind of money in which said bonded indebtedness shall be payable.

The proceeds of any sale of bonds shall be placed in the Treasury to the credit of the proper fund and shall be applied exclusively to the purposes and objects mentioned in the ordinance authorizing their issuance, until such objects are fully accomplished, after which, if any surplus remains, such surplus may be transferred to the general fund, except that if such fund exceeds the sum of two thousand dollars then such surplus and the whole thereof shall be transferred to the appropriate fund or funds to pay the interest and maintain the sinking fund or provide for the retirement of the bonded indebtedness in connection with which such surplus remains.

THIS AMENDMENT WAS ADOPTED BY THE SUPERVISORS AFTER CHANGING THE MAXIMUM RATE OF INTEREST FROM 4½ PER CENT TO 5 PER CENT.

CHARTER AMENDMENT, No. 2.
Hereafter Known as No. 15.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Subdivision 3 of Section 1, of Chapter II of Article II thereof, relating to the powers of the Supervisors of said City and County to grant permits for spur or side tracks and running cars thereon on any public street or portion thereof within said City and County.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Subdivision 3 of Section 1 of Chapter II of Article II of the Charter be amended so as to read as follows:

Subdivision 2. To permit the laying down of spur or side tracks and running cars thereon for industrial purposes only, on any public street or portion of any street within the City and County of San Francisco, for the purpose of connecting warehouses, manufactories, or other business industries and enterprises with the Belt Line of railroads along the water front or other lines of railroad which now, or may hereafter enter the City and County, subject to such regulations and conditions as may be prescribed from time to time by said Board of Supervisors; and also for the purpose of excavating and filling in a street or portion of a street or the adjoining land, and for such limited time as may be necessary for such purpose and no longer. Such tracks must be laid level with the street and must be operated under such restrictions as not to interfere with the use of such streets by the public. All permits granted under the provisions hereof shall be revocable at the pleasure of the Board of Supervisors.

NOTE.—This Amendment was adopted by the Supervisors with the following changes:

1. That spur tracks shall be used for the transportation of freight only.

2. That spur tracks laid previous to July 1, 1907, shall be deemed to have been laid with the permission of the Supervisors, subject to the provisions of this amendment.

CHARTER AMENDMENT, No. 3.
Hereafter Known as No. 16.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 2 of Chapter III of Article II, thereof, relating to official advertising.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 2 of Chapter III of Article II of the Charter be amended so as to read as follows:

Section 2. All contracts for official advertising shall be let annually in like manner by the Supervisors to the lowest responsible bidder publishing a daily newspaper in the City and County which has a bona fide daily circulation of at least two thousand copies, and has been in existence at the time of letting such contract for at least two years. In inviting proposals therefor, such advertising shall not be classified and no proposal shall be acted upon which offers to do such advertising at different rates for different portions thereof.

Such advertising shall be construed to mean the advertising and publication of all official reports, orders, ordinances, messages, resolutions, notices inviting proposals and all notices of every nature relating to City work. No part or kind of such advertising shall be charged or contracted for at a higher rate than any other part or kind of the same is charged or contracted for, except in the case of the delinquent tax list.

The newspaper to which the award of such advertising is made shall be known and designated as the "official newspaper."

The advertising of the delinquent tax list shall be let to the lowest responsible bidder on a separate bidding from all other official advertising.

No board, department or official shall make any

publication which is not expressly authorized by this Charter or by the Supervisors.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT, No. 4.
Hereafter Known as No. 7.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 8 of Chapter 1 of Article III thereof, relating to the appropriation by the Supervisors of said City and County for urgent necessities not otherwise provided for by law.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 11 of Chapter 1, of Article III of the Charter be amended so as to read as follows:

Section 8. The Supervisors may appropriate $100,000 a year for urgent necessities not otherwise provided for by law. No money shall be paid out of this appropriation unless authorized by a five-sixths vote of all the members of the Board of Supervisors and approved by the Mayor.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT, No. 5.
Hereafter Known as No. 2.

An orinance describing and setting forth a proposal do the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 11 of Chapter I of Article III thereof, relating to the annual levy of taxes by the Supervisors for City and County purposes.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That section 11 of Chapter I, of Article III of the Charter be amended so as to read as follows:

Section 11. On or before the last Monday of June in each year, the Supervisors shall levy the amount of taxes for City and County purposes required to be levied upon all property not exempt from taxation. The amount shall be sufficient to provide for the payment during the fiscal year of all demands upon the Treasury authorized to be paid out of the same; but such levy exclusive of the State tax to pay the interest and maintain the sinking funds of the bonded indebtedness of the City and County and exclusive of the tax to pay for the maintenance and improvements of the parks, squares and public grounds of the City and County, shall not exceed the rate of eighty-five (85) cents on each one hundred dollars' valuation of the property assessed; provided, that the Supervisors may levy an additional tax for a public improvement fund to meet appropriations for any of the following purposes, towit: for the laying of new pavements, repairs to streets, the construction of sewers, the repair of sewers, for the purchase of land, the erection of new public buildings, the repair of public buildings and for the acquisition, construction or completion of any public utility; but such additional tax shall not, in any one year, exceed the sum of fifteen cents on each one hundred dollars' valuation of the property assessed. Appropriations made from the public improvement fund shall not be subject to the provisions of the first paragraph of Section 9 of this Chapter. Nothing herein contained shall be construed to prohibit the appropriation of any moneys realized from the levy of taxes for general municipal purposes for any of the public improvements herein named. The Supervisors in making the levy shall apportion the taxes to the several funds.

NOTE.—This amendment was passed by the Supervisors after striking out the clause permitting a portion of the 15 cents special tax to be used for the acquisition, construction, or completion of any public utility, but as it received only nine votes, its adoption was uncertain and final action was laid over until the next meeting.

CHARTER AMENDMENT, No. 6.
Hereafter Known as No. 3.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 12 of Chapter I of Article III thereof, relating to the apportionment of the income and revenue of the several funds and a provision for income to pay interest on the bonded indebtedess and provide for the sinking funds.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 12 of Chapter I of Article III of the Charter be amended so as to read as follows:

Section 12. In making the apportionment the Supervisors shall take into account and apportion to the several funds the income and revenue estimated to arise during the fiscal year from licenses, fees, and other sources, but the income to pay the interest on the bonded indebtedness and to provide for the sinking funds shall always be provided for out of the tax on property, provided, that whenever any bonded indebtedness shall have been incurred for the acquisition of any of the public utilities named in Article XIII of this Charter, the surplus earnings of any such utility for the fiscal year may be applied upon the interest and sinking fund of the bonded indebtedness of such utility for the succeeding fiscal year.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT, No. 7.
Hereafter Known as No. 4.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 2 of Chapter III of Article IV thereof, relating to the custody by the Treasurer of public funds and authorizing their deposit in certain banks upon certain terms and conditions.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 2 of Chapter III of Article IV of the Charter be amended so as to read as follows:

Section 2. The Treasurer shall receive and safely keep all moneys which shall be paid into the Treasury. Except as hereinafter provided, he shall not lend, exchange, use, nor deposit the same, or any part thereof, to or with any bank, banker or person; nor pay out any part of such moneys, nor allow the same to pass out of his personal custody, except upon demands authorized by law or this Charter, and after they shall have been approved by the Auditor. At the close of business each day he shall take an account of and enter in the proper book the exact amount of money on hand. At the end of every month he shall make out and file with the Mayor and publish quarterly in the official newspaper a statement of the condition of the Treasury, showing the amounts of receipts into and payments from the Treasury, and on what account, and out of what fund. If he violates any of the provisions of this section, he shall be guilty of misconduct in office, and be liable to removal therefrom, and be proceeded against accordingly. He shall keep the accounts belonging to each fund separate and distinct, and shall in no case pay demands chargeable against one fund out of moneys belonging to another. He shall be in personal attendance at his office each day during office hours. No fees of any kind shall be retained by him, but the same, from whatsoever source received or derived, shall be paid by him into the Treasury.

(a) All moneys paid into the Treasury of the City and County may be deposited by the Treasurer in any licensed national bank or banks, within this State, or in any bank, banks or corporations authorized and licensed to do a banking business, and organized under the laws of this State, provided that such bank or banks in which such moneys are deposited shall furnish as security for such deposits, bonds of the United States or of this State, or of any county, municipality or school district within this State, approved by the Treasurer and the City Attorney. The market value of the bonds furnished as security, shall be at least ten per cent in excess of the amount of the deposit secured thereby; but the amount of the deposit shall in no case exceed the face value of the bonds furnished as security therefor. And provided that such bank, or banks, shall pay a reasonable rate of interest, not less than two per cent per annum, on the daily balances therein deposited.

(b) The rate of interest shall be fixed annually as herein provided in the month of January of each year on all deposits to be made for such year; provided, that the rate of interest for the year ending December 31st, 1907, may be fixed as herein provided within ten days after this section goes into effect. The rate of interest shall be fixed by the Treasurer, Auditor, and President of the Board of Supervisors and the same reported in writing to the Board of Supervisors immediately. Said rate of interest shall be a reasonable rate and not less than two per cent per annum on the daily balances deposited; and the rate of interest so established for each year as herein provided, shall be the uniform rate of interest required from all banks receiving deposits from the City and county for that year. Interest on all moneys deposited as herein provided for shall belong to the City and County and shall be paid quarterly into the general fund of the City and County except where the law or this Charter otherwise directs.

(c) It shall be the duty of the Treasurer to receive from the bank in which the deposit is made, a receipt or receipts in duplicate, showing the date and amount of deposit and rate of interest to be paid thereon, one copy of which said Treasurer shall keep on file in his office and he shall file one copy with the Auditor.

(d) The Treasurer shall keep a record in his office which shall be open to public inspection, showing at all times the amount of money on deposit and all banks in which the same is deposited, and dates of deposit; also a record of all banks making application for the deposit of the public funds.

(e) The total amount of public moneys on deposit in any bank shall not at any time exceed fifty per cent of the paid-up capital stock of such depositary, bank or banks. The Treasurer shall not have on deposit at any one time more than ten per cent of the public moneys under his control and available for deposit in any bank while there are other qualified banks requesting such banks requesting such deposits, provided, that the Treasurer shall not be required to deposit public moneys in any bank outside of the city and county.

(f) The receipt issued by any bank for deposits made therein, together with the bonds held as security therefor, shall be held by the Treasurer and be recognized and counted as cash to the amount recited in the receipt by the officers required by law to count the same.

(g) Deposits, with interest thereon, shall be subject to withdrawal on demand of the Treasurer or his successors in office, and any bank receiving the deposit of public moneys, may, at any time, return the same to the Treasurer, together with interest to date of return, and it shall be the duty of the Treasurer, upon receiving the return of such deposit, to immediately return to such bank all bonds held as security for the deposit returned. When the Treasurer withdraws deposit he shall return, on the demand of the bank, such bonds as were held as security for the deposit or portion thereof withdrawn.

(h) Should any bank fail to pay any public moneys held on deposit as herein provided, the Treasurer may, after ten days' written notice to such bank, proceed to sell at public or private sale such of the bonds held by him as security as he may see fit; provided, however, that he shall sell no bonds for less than their face value except at public sale, after ten days' printed notice in some newspaper of general circulation, published in the county where the sale is to take place. The proceeds of such sale after paying all expenses, shall be credited to the account of the bank, which deposits the bonds as collateral. Any bank failing to make payment may, at any time before the sale of the bonds is completed, stop such sale by repaying all the moneys deposited with it, together with any expense that may have been incurred by the Treasurer as the result of such failure. Should the proceeds of any such sale fail to fully repay any deposit, the balance remaining unpaid may be collected in an action of law in the name of the Treasurer.

(i) The Treasurer shall not be responsible for any loss of public moneys resulting from the deposit thereof when made in accordance with the provisions of this act. It shall be the duty of the Treasurer to safely keep all evidence of indebtedness issued by banks for deposits made therein and bonds deposited as security and the Treasurer shall be responsible for such evidence of indebtedness and for bonds held as security therefor, together with the interest thereon and the proceeds of any sale of such bonds; and the city and county shall be responsible to such bank for the safe return of the securities furnished by it to the Treasurer.

(j) The expenses of transportation of moneys to or from the treasury to such depositaries, shall be borne by such depositaries.

(k) Nothing in this section contained shall prevent the city and county from buying bonds or otherwise investing its money in any manner now provided by law or this Charter and nothing herein contained as to the disposition of interest and public moneys deposited shall apply to any money received or held by the city and county wherein any law or this charter provides for the payment of interest or profit thereon into any particular fund.

NOTE.—This amendment was adopted by the Supervisors with a few minor changes.

CHARTER AMENDMENT No. 8.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 1 and 17 of Chapter VIII of Article V thereof, relating to the police court of said City and County, the judges thereof, the manner of their appointment and their terms of office, their qualifications, compensation and powers.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 1 of Chapter VIII of Article V of the Charter be amended so as to read as follows:

Section 1. There is hereby created and established in and for the City and County of San Francisco a Court to be known as the Police Court of the City and County of San Francisco. Said court shall consist of four judges, who shall be appointed by the Mayor and hold office for four years, subject to the provisions of Section 17 of this chapter. They shall receive an annual salary of thirty-six hundred (3600) dollars. They shall be electors of the City and County at the time of their appointment and must have been such for at least five years next preceding such time. They shall be qualified to practice as attorneys at law in all the courts of this State at the time of their appointment; and must have been so quallfied for at least five years next preceding such time. The Police Court shall be divided into departments known as Department Number One, Department Number Two, Department Number Three and Department Number Four. The Judges of the Police Court may hold as many sessions of the Court at the time as there are Judges thereof. They shall choose from their number a Presiding Judge who shall serve for one year. The Presiding Judge shall assign the Judges to their respective departments, but any of the Judges may preside in any of the departments in the absence or inability of the Judge regularly assigned thereto.

The judgments, orders and proceedings of any session of the Court held by any one or more of the Judges shall be equally effectual as if all the Judges had presided at such session.

Section 2. That Section 17 of Chapter VIII of Article V of the Charter be amended so as to read as follows:

Section 17. The term of office of the two Police Judges elected at the general election held in the year nineteen hundred and three shall terminate at the hour of noon on the first Monday after the first day of January in the year nineteen hundred and eight, and they shall, at said times, be succeeded by two Police Judges appointed by the Mayor, as provided in this chapter. The two Police Judges elected at the general election in the year nineteen hundred and five shall continue in office until the hour of noon on the first Monday after the first day of January in the year nineteen hundred and ten, at which time their term of office shall terminate and they shall be succeeded by two Police Judges appointed by the Mayor, as provided in this chapter.

NOTE.—This amendment was NOT adopted by the Supervisors.

CHARTER AMENDMENT No. 9.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 9 of Chapter I of Article VI thereof, relating to the powers and control of the Board of Supervisors and the opening and tearing up of the roadway of any street, lane, alley, place or court in the City and County.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 9 of Chapter I of Article VI of the Charter be amended so as to read as follows:

Section 9. The Board of Public Works shall have charge, superintendence and control, under such ordinances as may, from time to time, be adopted by the Supervisors:

1. Of all public ways, streets, avenues, lanes, alleys, places, courts, roads, highways and boulevards now opened or which may hereafter be opened in the City and County; of the manner of their use; and of all work done upon, over or under the same; and herein particularly the Board shall have exclusive authority to prescribe rules and grant permits, in conformity with the ordinances of the Supervisors, for the moving of buildings through the streets thereof, and the building or placing of cellars or vaults under the streets or sidewalks, and of temporary fences enclosing areas upon the sidewalks; the laying down and construction of railroad tracks in the streets; the erection of telegraph and telephone poles, and poles for electric lighting, and the laying under the surface of the streets or sidewalks of telegraph or telephone wires, and wires for electric lighting and power; the construction of drains and sewers; the laying down and taking up of gas, steam and water pipes, pneumatic or other tubes or pipes, and sewers and drains, and determining the location thereof; the using of the street or any portion thereof for the deposit of building material in front of a building during its construction or repair, or for any purpose other than such as

ordinarily and properly belongs to the public from the dedication thereof to public use; and without such permission in writing from said Board no person shall do any of the acts in this section enumerated; but nothing in this section shall be so construed as to give said Board the power to grant permits for or allow the permanent encroachment upon any sidewalk of any structure;

2. Of all sewers, drains and cesspools, and of the work pertaining thereto, or to the drainage of the City and County;

3. Of the cleaning and sprinkling of all public streets, avenues, alleys, places, courts, roads, highways and boulevards, and the lighting of the same and the lighting of the parks, squares and other public places, and public buildings;

4. Of the cleaning of all public buildings of the City and County and of the appointment of such janitors and employees as are needed for such purpose;

5. Of the supervision of any and all building construction in the City and County;

6. Of the construction of any and all public buildings and structures, under plans duly approved by the various departments, including all school houses and fire department buildings, and the repair and maintenance of any and all buildings and structures owned by the City and County;

7. Of any and all wires and conduits, the collection and disposal of street refuse, garbage and sewage, and the designing, construction and maintenance of the sewerage and drainage systems of the City and County;

8. Of any and all public utilities owned, controlled or operated by the City and County, or which may hereafter be so owned, controlled or operated;

9. When, at any time, any person, company or corporation desires to have opened or torn up the roadway of any street, lane, alley, place or court in the City and County for any purpose, a written application shall be made to the Board of Public Works for permission to do so. The permit to do this work shall be issued by the Board subject to such ordinances as may, from time to time, be adopted by the Board of Supervisors.

NOTE.—This amendment was NOT adopted by the Supervisors.

CHARTER AMENDMENT No. 10.
Hereafter Known as No. 5.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 21 of Chapter I of Article VI thereof, relating to contracts entered into by the Board of Public Works of the City and County and bonds to be given in connection with the same and the character, terms and conditions of such contracts and permitting progressive payments to be provided for thereon upon certain terms and conditions.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 21 of Chapter I of Article VI of the Charter be amended so as to read as follows:

Section 21. All contracts shall be drawn under the supervision of the City Attorney, and shall contain detailed specifications of the work to be done, the manner in which it shall be executed and the quality of the material to be used.

Every contract entered into by the Board shall be signed by all the members thereof and by the other contracting party. All contracts shall be signed in triplicate, one of which, with the specifications and drawings, if any, of the work to be done, and materials to be furnished, shall be filed with the Clerk of the Supervisors; one thereof, with said specifications and drawings, shall be kept in the office of the Board, and the other, with said specifications and drawings, shall be delivered to the contractor.

At the same time with the execution of the contract, the contractor shall execute to the City and County and deliver to the Secretary of the Board a bond in the sum named in the notice for proposals, with two or more sufficient sureties to be approved by the Board, or shall deposit with the Secretary a certified check upon some solvent bank for said amount, for the faithful performance of the contract. No surety on any bond other than lawfully authorized surety companies shall be taken unless he shall be a payer of taxes on real property, not exempt from execution or subject to homestead claim, the assessed value of which, over and above all incumbrances, is equal in amount to his liabilities on all bonds on which he may be surety to the City and County, and each surety shall justify and make an affidavit (for which a form shall be printed upon said bond) signed by him, that he is assessed upon the last Assessment Book of the City and County in his own name, for real property, in an amount greater than his liability on all bonds on which he is surety to the City and County, and that the taxes on such property so assessed are not delinquent.

The contract shall specify the time within which the work shall be commenced, and when to be completed, as was specified in the notice inviting proposals therefor. Upon the recommendation of the Board, the Supervisors may extend said time, but in no event shall the time for the performance of said contract be extended by the Supervisors more than ninety days beyond the time originally fixed for its completion; but, on the unanimous recommendation of the Board of Public Works, a further extension may be granted by vote of fourteen members of the Board of Supervisors.

In case of failure on the part of the contractor to complete his contract within the time fixed in the contract, or within such extension of said time as is herein provided, his contract shall be void, and the Supervisors shall not thereafter pay or allow to him any further compensation for any work done by him under said contract; and in the case of the improvement of streets, where the work is to be paid for by assessment levied upon real property, no assessment shall be made for the work done under said contract.

Any contract may provide for progressive payments if in the ordinance authorizing or ordering the work permission is given for such a contract. But no progressive payments can be provided for or made at any time which, with prior payments, if there have been such, shall exceed in amount at that time seventy-five per cent of the value of the labor done and materials furnished and used up to that time, and no contract shall provide for or authorize or permit the payment of more than seventy-five per cent of the contract price before the completion and acceptance by the proper officer or board of the work done under such contract.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT NO. 11.
Hereafter Known as No. 14.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 1 of Chapter III of Article VII thereof, relating to the powers of the Board of Education and to the leasing of real property of the School Department.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 1 of Chapter III of Article VII of the Charter be amended so as to read as follows:

Section 1. In addition to the powers conferred by the general laws of the State, the Board of Education shall have power:

1. To establish and maintain public schools as provided in this Article, and to change, modify, consolidate or discontinue the same as the public welfare may require.

2. To employ such teachers and persons as may be necessary to carry into effect its powers and duties; to fix, alter and approve their salaries and compensation, and to withhold for good and sufficient cause the whole or any part of the wages, salary or compensation of any person or persons employed as aforesaid; and to promote, transfer and dismiss teachers; but no teacher in the Department at the time of the adoption of this Charter, or who shall be hereafter appointed, shall be dismissed from the Department except for insubordination, immoral or unprofessional conduct, or evident unfitness for teaching. All promotions of teachers shall be based solely on merit and successful teaching. Nothing in this section shall be construed to prevent the Board from removing teachers holding only special certificates or serving a probationary term. Charges against teachers must be formally made by the Superintendent, after due investigation, and shall be finally passed upon by the Board after giving the accused teacher due hearing.

3. To grant, to renew and, for the causes mentioned in Section 1, Subdivision 2, of this Chapter, to revoke, teachers' certificates.

4. To establish and enforce all necessary rules and regulations for the government and efficiency of the schools and for carrying into effect the school system; to remedy truancy; to compel the attendance at school of children between the ages of six and fourteen years who may be found idle in public places during school hours.

5. To investigate charges against any person connected with or in the employ of the School Department, and to take testimony in such investigations.

6. To receive, to take on lease and to hold in trust for the City and County any real estate belonging to or claimed by the School Department. To hold in trust all personal property that may have been or may hereafter be acquired by the School Department.

7. On or before the first day in April in each year, to appoint school census marshals, and notify the Superintendent of Common Schools of such appointments. Any census marshal found incompetent may be discharged by the Superintendent of Common Schools. Should the Board fail or neglect to fill the vacancy so caused within three days thereafter by the appointment of a person competent to perform the duties of Census Marshal, such vacancy may be filled by the Superintendent of Common Schools.

8. To sue in the name of the City and County for lots, lands and property belonging to or claimed by the School Department. To prosecute and defend all actions at law or special proceedings or suits in equity concerning the enjoinment and possession of such lots, lands and property. To require the services of the City Attorney in all actions, suits and proceedings by or against the Board of Education.

9. To establish regulations for the disbursement of all moneys belonging to the School Department or to the Common School Fund and to secure strict accountability in the expenditure thereof; to provide for the prompt payment, on not later than the fifth day of every month, of all salaries due and allowed officers, teachers and other employees of the School Department. For this purpose the Auditor shall annually segregate so much of the Common School Fund as shall not exceed twenty-eight dollars for each pupil in average daily attendance in the public schools of the City and County during the preceding fiscal year. The amount so segregated shall not be applied to the payment of any demand against such Common School Fund during any fiscal year other than for salaries, until all salaries for that fiscal year have been fully paid or provided for. The Board shall ascertain and transmit to the Auditor on or before the first Monday in April of each year an estimate of the amount required for such segregation within such limit of twenty-eight dollars.

10. All demands payable out of the Common School Fund shall be filed with the Secretary of the Board of Education, and after they have been approved by the Board, they shall be signed by the President of the Board and the Superintendent and sent to the Auditor. Every demand shall have endorsed upon it a certificate, signed by the Secretary, of its approval by the Board of Education, showing the date thereof, and the law authorizing it by title, date and section. Every person in the employ of the School Department entitled to a salary therefrom shall receive a warrant for the amount due and approved by the Board, signed by the President and Secretary thereof. The entire monthly salary roll of the Department shall be made up by the Secretary of the Board and after being duly audited by the Finance Committee thereof and approved by a majority of all the members of the Board, shall be endorsed in the same manner as other demands. The salary roll so audited, approved and endorsed, shall be immediately transmitted to the Auditor not later than the third day of every month for comparison with the individual salary warrants issued in the manner above provided; but payment shall be made only on the individual warrants issued in accordance herewith.

11. To lease to the highest responsible bidder, for the benefit of the Common School Fund, for a term not exceeding fifty years, any real property of the School Department not required for School purposes; but no lease shall be made except after advertisement for bids for at least fifteen days in the official newspaper and by an affirmative vote of at least three members of the Board and approved by an ordinance of the Board of Supervisors; and provided that at the expiration of the term of said lease all buildings and improvements erected shall revert to and become the property of the School Department of the City and County.

12. To receive and manage property or money acquired by bequest or donation in trust for the benefit of any school, educational purpose or school library; to carry into effect the terms of any bequest not in conflict with the general laws or this Charter; and to sell such personal property as shall no longer be required for use in the schools. All moneys realized by such sales shall be at once paid into the Treasury to the credit of the Common School Fund.

NOTE.—This amendment was adopted by the Supervisors with the following changes:

1. Leases may be for 35 years instead of 50 years.

2. Advertising for bids shall be for 60 days instead of 15 days.

3. Fifteen votes of the Supervisors and the approval of the Mayor required for approval of such leases.

CHARTER AMENDMENT No. 12.
Hereafter Known as No. 13.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 5 of Article I, and Section 1 of Chapter I of Article VI of said Charter and adding a new section to said Charter to be known as Section 33 of Chapter II of Article VI of said Charter, relating to the liabilities of said City and County and the Board of Public Works, their relation to such liability, their duties and the character of their official bonds.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 5 of Article I of the Charter be amended so as to read as follows:

Section 5. The City and County shall keep in repair every accepted sewer, street, sidewalk, avenue, lane, alley, court or place so that the same may be safe and convenient for persons or property passing thereon or thereover in the exercise of ordinary care. Until the same has been removed or repaired, the City and County where necessary to the safety and convenience of passing persons or property, shall cover, fence or barricade and at night maintain lights about any dangerous place in or upon any open street, lane, alley, court, place or sidewalk. The City and County may be sued and must pay compensation for any damage or loss to person or property suffered or sustained by reason of the defective condition of any accepted street, sewer, sidewalk, avenue, lane, alley, place or court, or the failure of the City and County to repair, cover, fence, barricade or maintain lights as above provided, only, however, in cases where such defect or failure was the proximate cause of such loss or damage and where the Board of Public Works of the City and County had thirty-six (36) hours written notice of the defect, want of repair or dangerous place given it at its office, or of which said Board or the Commissioners thereof had or might have had thirty-six (36) hours actual notice by the exercise of proper care and diligence, provided, however, that the defect, if the loss or damage was due to defect, be one which could have been prevented by reasonable care and diligence upon the part of the City and County or said Board. But in any case the property owner or owners, tenant or tenants, and occupant or occupants on whom the law may have imposed the obligation to repair such defects, or to cover, fence or barricade such dangerous place or maintain lights about it at night, shall be jointly and severally liable with the City and County to the party injured for the loss or damage sustained. No recourse upon his official bond shall be had against any Commissioner or Commissioners of the Board of Public Works through whose official negligence or dereliction such defect remains unrepaired, or such dangerous place remains unguarded as above provided, by any person or corporation except by the City and County, which may sue such negligent Commissioner and hold him liable upon his official bond, as hereinafter in this Charter provided, for any such loss or damage above referred to as may be recovered against it by the final judgment of a competent tribunal.

Section 2. That Section 1 of Chapter I of Article VI of the Charter be amended so as to read as follows:

Section 1. There shall be a Department of Public Works, under the management of three Commissioners who shall constitute the Board of Public Works, and who shall give all their time during official business hours to the duties of their office. The members of said Board shall be appointed by the Mayor. Of those first appointed he shall appoint one for one year, one for two years, and one for three years. Each year thereafter he shall appoint for three years one person as the successor of the Commissioner whose term of office expires that year. All such appointments shall be so made that not more than one member shall at any one time belong to the same political party. No person shall be eligible for appointment as such Commissioner unless he is, and has been for at least five years next preceding his appointment, an elector of the City and County. Each of said Commissioners shall receive an annual salary of four thousand (4000) dollars. The official bond of each Commissioner must be conditioned for the payment to the City and County of any final judgment which may be recovered against it for damage or loss to person or property suffered or sustained by reason of the defective condition of any accepted sidewalk, street, avenue, lane, alley, court, place or

sewer and for the payment of any final judgment recovered against such City and County for damage or loss to person or property suffered or sustained by reason of any want of repair to any accepted sidewalk, street, avenue, lane, alley, court, place or sewer or by reason of the failure, where necessary to the safety and convenience of passing persons or property to cover, fence, or barricade, or to maintain lights at night, about any dangerous place in or upon any open public street, lane, alley, court, place or sidewalk, until such dangerous place has been removed or repaired, only, however, in cases where the damage or loss aforesaid was occasioned by or through the official negligence or dereliction of such Commissioner. No Commissioner shall be deemed negligent or derelict within the meaning of this Section if said Board of Public Works is without funds or property or the lawful means or authority of obtaining them in sufficient amount to enable it to perform its duty to repair, cover, fence, barricade and maintain lights, as in this Charter provided.

Section 3. That a new Section be added to said Charter, to be known as Section 33 of Chapter II of Article VI, to read as follows:

Section 33. It shall be the duty of the Board of Public Works, within thirty-six (36) hours after notice or knowledge of any dangerous place in or upon any open public street, lane, alley, court, place or sidewalk, whether accepted or not, where such action is necessary to the safety and convenience of passing persons or property, to cover, fence or barricade such dangerous place and at night maintain lights about the same until such dangerous place is repaired or removed. The cost of covering, fencing, barricading and maintaining lights about a dangerous place in or upon any unaccepted sidewalk where such action is necessary to the safety and convenience of passing persons or property, shall constitute a lien upon the real property fronting such dangerous place, provided twenty-four hours written notice be first given by posting the same in a conspicuous place on said property, requiring the owner, tenant and occupant of such property to cover, fence or barricade such dangerous place and at night to maintain lights about the same until such dangerous place is repaired and removed and thereupon it shall become the duty of such owner, tenant and occupant to cover, fence, or barricade such dangerous place and maintain lights as above provided. Such lien shall continue until paid and may be enforced by the City and County by suit in any competent tribunal.

In cases where the property owner or owners, tenant or tenants, or occupant or occupants are jointly and severally liable with the City and County to the party injured for loss or damage as aforesaid, the City and County may recover from such owner or owners, tenant or tenants or occupant or occupants such loss or damage above referred to as may be recovered against it by the final judgment of a competent tribunal.

NOTE.—This amendment was NOT adopted by the Supervisors, but the following clause was added to present Section 5, Article I of the Charter: "Provided that notice in writing of the existence of such defect shall have been served upon such person or persons, officer or officers, at least ten days before such damage shall have been sustained, and provided further, that there are at such time funds available for repairing such defect."

CHARTER AMENDMENT No. 13.
Incorporated in New No. 9.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by adding a new section thereto to be known as Section 14 of Article XII thereof, relating to the disposition of the rents received from public utilities, and the keeping of accounts relative to such public utilities.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That a new section be added to the Charter, to be known as Section 14 of Article XII thereof, to read as follows:

Section 14. 1. Whenever any public utility shall be operated by the City and County, the receipts from such utility shall be paid daily into the City Treasury and maintained in a special fund set aside for such utility. The Supervisors may, from time to time, make appropriations from such funds for the following purposes:

(a) For the payment of the operating expenses of such utility;

(b) For repairs and reconstructions;

(c) For payment of interest and sinking fund on the bonds issued for the acquisition or construction of such utility;

(d) For extensions and improvements;

(e) For a reserve fund.

2. Whenever the reserve fund shall exceed one-half of the payment for operating expenses in the preceding fiscal year, the Supervisors shall have the power to appropriate such excess to the general fund.

3. The City and County, when owning any public utility, shall keep the books of account for such public utility distinct from other City and County accounts and in such manner as to show the true and complete financial results of such municipal ownership, or ownership and operation as the case may be. Such accounts shall be so kept as to show the actual cost to the City and County of the public utility owned; all costs of maintenance, extension and improvement; all operating expenses of every description, in case of such municipal operation; the amounts set aside for sinking fund purposes; if any service shall be furnished for the use of such public utility without charge, the accounts shall show as nearly as possible, the value of such service, and also the value of such similar service rendered by the public utility to any other municipal department without charge; such accounts shall also show reasonable allowances for interest, depreciation and insurance, and also estimates of the amount of taxes that would be chargeable against such property if owned by a private corporation. The Supervisors shall cause to be printed annually for public distribution, a report showing the financial results, in form as aforesaid, of such municipal ownership and operation. The accounts of such public utility, kept as aforesaid, shall be examined at least once a year by an expert accountant, who shall report to the Supervisors the result of his examination. Such expert accountant shall be selected in such manner as the Supervisors may direct, and he shall receive for his services such compensation, to be paid out of the income or revenues from such public utility, as the Supervisors may prescribe.

NOTE.—This amendment was adopted by the Supervisors as a part of Amendment No. 9.

CHARTER AMENDMENT No. 14.
Incorporated in No. 9.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by adding a new Section thereto, to be known as Section 15 of Article XII thereof, relating to the power of the City and County to acquire, operate, maintain, sell or lease public utilities.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That a new Section be added to the Charter to be known as Section 15 of Article XII thereof, to read as follows:

Section 15. The City and County may acquire, construct or complete any public utility from funds derived from taxes levied for that purpose, or from funds derived fom the sale of bonds issued for that purpose, as is provided in this Charter, and may operate, maintain, sell or lease the same, subject to the other provisions and limitations of this Charter.

NOTE.—This amendment was adopted by the Supervisors as a part of Amendment No. 9.

CHARTER AMENDMENT NO. 15.
Hereafter Known as No. 6.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 2 of Article XV thereof, relating to the bonds of officers of the City and County.

Be it ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 2 of Article XV of the Charter be amended so as to read as follows:

Section 2. The following officers shall respectively execute official bonds to the City and County, with sureties, in the following sums:

Mayor, twenty-five thousand dollars; Auditor, fifty thousand dollars; Treasurer, two hundred thousand dollars; Assessor, fifty thousand dollars; County Clerk, fifty thousand dollars; Recorder, ten thousand dollars; Sheriff, fifty thousand dollars; Coroner, ten thousand dollars; City Attorney, ten thousand dollars; District Attorney, ten thousand dollars; Public Administrator, fifty thousand dollars; Superintendent of Public Schools, five thousand dollars; each Commissioner of Public Works, twenty-five thousand dollars; Clerk of the Supervisors, ten thousand dollars; each Supervisor, five thousand dollars; each School Director, five thousand dollars; each Fire Commissioner, ten thousand dollars; each Police Commissioner, five thousand dollars; each Election Commissioner, ten thousand dollars; Property Clerk of Police Department, ten thousand dollars; the Warrant and Bond Clerk, ten thousand dollars.

NOTE.—This amendment was adopted by the Supervisors with the following addition:

"In all cases of elective officers, officers appointed by the Mayor, and officers whose bonds are fixed by the Charter, the premium or charge for such bonds shall be paid by the City and County; provided, however, that no premium or charge shall exceed one-half of one per cent per annum on the amount of such bond."

CHARTER AMENDMENT No. 16.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 3 of Chapter VI of Article VIII thereof, relating to the duties of police officers and the Chief of Police.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 3 of Chapter VI of Article VIII of the Charter be amended so as to read as follows:

Section 3. Police Officers shall be Health Officers by virtue of their office. It shall be the duty of Police Officers to report immediately in such manner as may be prescribed by the rules and regulations of the Police Commissioners and by the orders of the Chief of Police, any dangerous place in or upon any open public street, lane, alley, court, place or sidewalk. All such reports it shall be the duty of the Chief of Police to cause to be forwarded at once to the Board of Public Works.

NOTE.—This amendment was NOT adopted by the Supervisors.

CHARTER AMENDMENT No. 17.
Hereafter Known as No. 11.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by repealing Section 20, Chapter III, article VI of said Charter and by adding a new Chapter to said Article of said Charter, to be known and designated as Chapter 6 thereof, all relating to the change or modification of street grades and the performance of street work in connection therewith.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 20 of Chapter III of Article VI of said Charter, providing for the change or modification of street grades, be repealed.

Section 2. That a new Chapter be added to Article VI of said Charter, to be known and designated as Chapter VI of said Article. Said Chapter to read as follows:

Chapter VI. Relating to the modification of change of street grades and the performance of street work in connection therewith.

Section 1. The Board of Supervisors is hereby empowered, on the written recommendation of the Board of Public Works, to change or modify the grade of any public street, avenue, lane, alley, place or court to the grade set out in such recommendation, and to regrade, repave, sewer, sidewalk, curb or otherwise improve the same, so as to conform to such change or modified grade in the manner as hereinafter provided. Before any change of grade is attempted, the Board of Supervisors shall pass a resolution of intention to make such change or modification of grade, and it shall in the same resolution, when regrading, repaving, sidewalking, sewering, curbing or other improvement on such street or streets is contemplated in connection therewith, define and establish the district benefited and to be assessed for the payment or damages and for the expense of regrading, repaving, sewering, sidewalking, curbing or otherwise improving such street or streets so as to conform with such change or modified grade; and it shall have power at the same time and in the same resolution to provide for the actual cost of performing the work of regrading, repaving, sewering, sidewalking, curbing or otherwise improving such street or streets or portion or portions thereof with the same or other material with which it was formerly graded, paved, sewered, sidewalked, curbed or otherwise improved, briefly describing the work to be done and providing that the cost of the same shall also be assessed upon the same district which is declared to be benefited by such change or modified grade. When a change or modification of grade or grades is proposed to be made upon a street, avenue, alley, lane, court or place, which has already been sewered, paved, curbed or graded, no such change or modification of such grade or grades shall be made unless provision shall also be made for the resewering, repaving, recurbing, or regrading of such street, avenue, alley, lane, court or place. One or more streets or blocks of streets may be embraced in the same resolution. Such resolution shall be published in the official newspaper. Such publication shall be made for ten days, and shall describe the proposed change or modification of grade, and when such resolution contemplates such work it shall describe the regrading, repaving, sewering, sidewalking, curbing or other improvement so contemplated, and shall set forth and describe the district to be benefited by such change or modification of grade or regrading, repaving, sewering, sidewalking, curbing or other improvement, and to be assessed for the damages and cost of making the same. Within ten days after the first publication of the resolution of intention the Board of Public Works shall cause to be conspicuously posted along all streets within the district defined in the resolution, or, when no such district is defined, along the street or streets upon which such change or modification of grade or grades is contemplated, notice of the passage of said resolution. Said notice shall be posted not more than one hundred feet apart and shall be headed "Notice of Grade Change" or "Notice of Grade Change and Street Work," as the case may be, in letters not less than two inches in length, and shall, in legible characters, state the fact of the passage of the resolution, its date, the fact of the proposed grade change, and, if any, briefly the work or improvement proposed, and refer to the resolution for further particulars. When no improvements are provided for in connection with the said change or changes of grade or grades, if no protest of the owners of the two-thirds of the property fronting on the street or streets, the grade or grades of which is to be changed or modified, shall be filed with the Clerk of the Board of Supervisors within forty days from the first publication of the resolution of intention hereinbefore mentioned, the Board of Supervisors shall have power to declare such grade or grades to be changed or modified and established, in conformity with said resolution; and when such improvement or improvements are contemplated in connection with such change, or changes of grade or grades, if no protest of the owners of a majority of the superficial area of the property included within the assessment district defined in said resolution of intention shall be filed with the Clerk of the Board of Supervisors within forty days from the first publication of said resolution hereinbefore mentioned, the Board of Supervisors shall also have the power to order any of the work contemplated therein to be done, and such street or streets to be regraded, repaved, sewered, sidewalked, curbed or otherwise improved in conformity therewith.

Section 2. In case the resolution of intention provides for regrading, repaving, sewering, sidewalking, curbing or otherwise improving said street or streets, to said changed or modified grade, any person owning property fronting upon said portions of the street or streets where such street work is to be done, may file a petition with the Board of Public Works within sixty days after the first publication of said resolution of intention, showing the fact of such ownership, a description and situation of the property claimed to be damaged, its market value, and the estimated amount of damages over and above all benefits which the property would sustain by the proposed change if completed. Such petition shall be verified by the oath of the petitioner or his agent. A failure so to petition shall be deemed and treated as a waiver of any claim for such damage or damages, and said resolution of intention shall so declare.

Section 3. Whenever such petition or petitions have been filed, the Board of Public Works shall estimate and assess the benefits, damages and costs of the proposed work or improvement upon each separate lot of land situated within such assessment district as said lot appears of record upon the last City and County assessment roll.

Section 4. The Board of Public Works shall have power to subpoena witnesses to appear before them to be examined under oath, which any member of the Board of Public Works is authorized to administer.

Section 5. The Board of Public Works having determined the damages which would be sustained by each petitioner, in excess of all benefits, shall proceed to assess the total amount thereof, together with the costs, charges and expenses of the proceedings, upon the several lots of land benefited within the district of assessment, so that each of the lots shall be assessed in accordance with its benefits caused by such work or improvements.

Section 6. The Board of Public Works shall make their report in writing, and shall subscribe to and file the same with the Board of Supervisors. In such report they shall describe separately each piece of property which will sustain dam-

age and for which damages have not been waived, stating the name of the owner, if known, and the amount of damages each will sustain over and above all benefits. They shall also describe separately each lot benefited within said assessment district, the name of the owner, if known, and the amount of benefits in excess of the damages assessed against the same. In describing the lots to be assessed reference may be had to a diagram of the property in such assessment district, such diagram to be attached to and made a part of the report of the Board of Public Works. If in any case the Board of Public Works shall find that conflicting claims of title exist, or shall be in ignorance or doubt of the ownership of any lot or land, or any improvement thereon, or any interest therein, it shall be set down as belonging to unknown owners. Error in designation of the owner or owners of any land or improvement or particulars of their interest, shall not affect the validity of the assessment.

Section 7. On the filing of said report, the Clerk of the Board of Supervisors shall give notice of such filing by the publication of a notice for at least ten days in the official newspaper. Said notice shall require all persons interested to show cause, if any they have, before the Board of Supervisors, on a day to be fixed by the said Board and stated in said notice, which day shall not be less than twenty days from the first publication thereof, why such report should not be confirmed.

Section 8. All objections filed in response to said notice to show cause shall be in writing and filed with the Clerk of the Board of Supervisors, who shall, at the next meeting after the date fixed in the notice to show cause, lay the said objections, if any, for the Board of Supervisors, which shall fix a time not less than fifteen days thereafter for hearing the same, of which time the clerk shall notify the objectors by notice published in the official newspaper for a period of five days and by depositing a notice, postage prepaid, in the United States postoffice at San Francisco, addressed to each objector at his last known place of residence, at least ten days before the date of such hearing. At the time set, or at such other time to which the hearing may be adjourned, the Board of Supervisors shall hear such objections and pass upon them, and at such time shall proceed to pass upon such report and may confirm, correct or modify the same, or may order the Board of Public Works to make a new assessment, report and plat, which shall be filed, notice given and had, as in the case of the original report.

Section 9. After the report of the Board of Public Works as to the damages caused by such change of grade has been finally passed upon by the Board of Supervisors, such Board of Public Works shall prepare detailed plans and specifications subject to the approval of the Board of Supervisors, for regrading, paving, sewering, sidewalking, curbing or otherwise impoving such steet or streets as set forth in said resolution of intention and shall then advertise for bids to perform the work of regrading, repaving, sewering, sidewalking, curbing or otherwise improving such steet or steets, as the case may be, with the same or other material with which the same have been formerly graded, paved, sewered, sidewalked, curbed or otherwise improved; first causing a notice, with such specifications, to be posted conspicuously for fifteen days in or near the office of the Board of Public Works, inviting sealed proposals or bids for doing such work, shall also cause notice of said work, inviting said proposals and referring to the specifications posted and already on file, to be published five days in the official newspaper. All proposals or bids offered shall be accompanied by a check payable to the order of the Clerk of the Board of Supervisors, and certified by a rsponsible bank for an amount which shall not be less than ten per cent of the aggregate of the proposal, or by a bond for said amount, signed by the bidder and two sureties, who shall justify under oath in double said amount over and above all the statutory exemptions. Said proposals or bids shall be delivered to the Secretary of the Board of Public Works, and said Board of Public Works shall, in open session, examine and declare the same; provided, however, that no proposal or bid shall be received unless accompanied by a check or a bond satisfactory to the Board of Public Works. The Board of Public Works may reject any or all bids and may award the contract to the lowest responsible bidder, or may re-advertise for proposals or bids for the performance of the work, as in the first instance, and thereafter proceed in the manner in this section provided; all checks accompanying bids shall be held by the Secretary of the Board of Public Works until the successful bidder has entered into a contract as herein provided, and in case he refuses so to do, then the amount of his certified check shall be declared forfeited to the city, and shall be collected and paid into its general fund, and all bonds so forfeited shall be prosecuted and the amount thereof collected and paid into the said fund. Notice of the awards of the contracts shall be published and posted in the same manner as hereinbefore provided for the advertising for proposals for such work. Before being entitled to a contract, the successful bidder must advance to the Secretary of the Board of Public Works, for payment by him, the cost of publication of the notices, resolutions, orders, or the incidental expenses and matters required under the proceedings described by this Chapter.

Section 10. After such contract has been awarded and entered into, the Board of Public Works shall proceed to assess the cost and expense of doing such work upon all the lots and land lying within the district to be assessed, distributing the same so that each lot will be assessed for its proportion of the same according to the benefits it receives from the work. The Board of Public Works in making such assessment shall also include therein the total amount for which each lot or tract is assessed for the damages resulting from the regrading, repaving, sewering, sidewalking, curbing or otherwise improving such street or streets; provided, no assessment for such damages and cost and the expense of such work shall be levied upon any property which will amount to a sum greater than fifty percentum of the value at which said property as assessed upon the last preceding assessment book of the City and County.

Section 11. The Secretary of the Board of Public Works shall forward to the Board of Supervisors a certified copy of the report and assessment as finally adopted by the Board of Public Works, whereupon such report and assessment shall be changed, modified or confirmed by the Board of Supervisors, and upon such modification, change, or confirmation thereof, shall be returned to the Board of Public Works and shall thereupon be the assessment roll. Immediately upon receipt thereof by the Board of Public Works, the assessment therein contained shall become due and payable and shall be a lien upon all the property contained or described therein.

Section 12. The Board of Public Works shall thereupon give notice by publication for ten days in the official newspaper, that it has received said assessment roll, and that all sums levied and assessed in said assessment roll are due and payable immediately, and that the payment of said sums are to be made to the Board of Public Works within thirty days from the date of the first publication of said notice. Said notice shall also contain a statement that all assessments not paid before the expiration of said thirty days will be declared to be delinquent; that thereafter the sum of five per cent upon the amount of said delinquent assessment, together with the cost of advertising each delinquent assessment, will be added thereto. When payment of any assessment is made to said Board of Public Works, the Secretary thereof shall write the word "paid" and the date of payment opposite the respective assessments so paid, and the name of the person by or for whom said assessment is paid, and shall give a receipt therefor. On the expiration of said thirty days all assessments then unpaid shall be and become delinquent and the Secretary of the said Board of Public Works shall certify such fact at the foot of said assessment roll, and shall add five per cent to the amount of each assessment so delinquent. The said Secretary of the Board of Public Works shall, within five days from the date of such delinquency, proceed to advertise the various sums delinquent and the whole thereof, including the cost of advertising, which shall not exceed the sum of fifty cents for each lot, piece or parcel of land separately assessed, in the same manner as is or may be provided for the publication of the delinquent list of state and county taxes; and after the date of said delinquency and before the time of such sale therein provided for, no assessments shall be received unless at the same time the five per cent added thereto, as aforesaid, together with the cost of advertising already incurred, shall be paid therewith. Said list of delinquent assessments, with a notice of the time and place of sale of property affected thereby, shall be published daily for five days, in the official newspaper, before the sale of property for such delinquent assessments. Said time of sale must not be less than seven days from the date of the first publication of said delinquent assessment list, and the place must be in or in front of the office of the Secretary of the Board of Public Works. All property sold shall be subject to redemption for one year and in the same manner as in sales for delinquent state and county taxes; and the Secretary of the Board of Public Works, shall, if there be no redemption, make and deliver to the purchaser at such sale a deed conveying the property sold and may collect for each certificate fifty cents, and for each deed one dollar. The deed of the Secretary of the Board of Public Works, made for such sale, in case of failure to redeem, shall be prima facie evidence of the regularity of all proceedings thereunder, and that all title is in the grantee. The Secretary of the Board of Public Works shall, from time to time, pay over to the City Treasurer all moneys collected by him, or by the Board of Public Works, on account of such assessments, which the City Treasurer shall, upon receipt thereof, place in a separate fund, designating each fund by the name of the street, avenue, square, lane, alley, court or place for the change of grade for which the assessment was made. And the City Treasurer shall transfer to said fund such sum or sums as the Supervisors may have ordered to be paid or advanced for or on account of such improvement out of that fund in the treasury of the City and County from which such appropriation is made. Payment shall be made from said fund to the parties entitled thereto, upon warrants issued by the Secretary of the Board of Public Works on order of said Board.

Section 13. When sufficient money is in the hands of the City Treasurer to pay the total cost for damages, as well as the cost of doing the work, and all other expenses connected therewith, it shall be the duty of the Board of Public Works to notify the owner, possessor or occupant of the premises damaged, and to whom damages have been awarded, that a warrant has been drawn for the payment of the same, which may be received at the office of said Board of Public Works. Such notification may be made by depositing a notice, postage paid, in the United States Post Office, at San Francisco, addressed to his last known place of residence. If, after the expiration of three days from the service or deposit of the notice in the Post Office, he shall not have applied for such warrant, the same shall be drawn and deposited with the City Treasurer to be delivered to him upon demand.

Section 14. After the contractor to whom has been awarded the contract for regrading, repaving, sewering, sidewalking, curbing, or otherwise improving such street or streets, has fulfilled his contract to the satisfaction of the Board of Public Works and the City Engineer has certified to the completion of said work the Secretary of the Board of Public Works, on order of said Board, shall issue a warrant, payable out of said fund, in favor of such contractor in payment for such work.

Section 15. In case of a deficiency of the fund to pay the whole assessed cost and damages, the Board of Supervisors may in its discretion, order the balance thereof to be distributed by the Board of Public Works upon the property assessed, by a supplementary assessment, or direct the payment of such balance to be made from the City Treasury; but in the event that a supplementary assessment is ordered, in order to avoid delay, the Board of Supervisors may advance such balance out of any available fund in the Treasury and reimburse the same from the collection of assessments. The Treasurer shall pay such warrants in the order of their presentation.

Section 16. The Board of Supervisors may, in its discretion, order, by ordinance, that the whole or any part of the cost and expense of any of the work hereinbefore in this Chapter mentioned or the damages resulting therefrom, be paid out of the Treasury of the City and County from such fund as the Board of Supervisors may designate. Whenever a part of such cost or expense is so ordered to be paid before the making of an assessment therefor, the Board of Public Works, in making up the assessment heretofore provided for such cost or expense, shall first deduct from the whole cost and expense such part thereof as has been so ordered to be paid out of the municipal treasury, and shall assess the remainder of said cost and expense proportionately upon the lots, parts of lots and lands in said assessment district, or liable to be assessed for such work, and in the manner hereinbefore provided.

The Clerk of this Board is hereby directed to forthwith cause the foregoing proposal to be published for twenty (20) days in a daily newspaper of general circulation in the City and County of San Francisco, State of California, as required by law.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT NO. 18.
Hereafter Known as No. 12.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by repealing Sections Nos. 1 to 19 inclusive of Chapter III of Article VI of said Charter and by adding new Sections to said Chapter of said Article of said Charter, to be known and designated as Sections 1 to 19 inclusive thereof, all relating to the opening, extending, widening, straightening or closing up of streets and the performance of street work in connection therewith, and the condemnation and acquisitions of land and property necessary therefor.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That the title of Chapter III of Article VI of said Charter be changed so as to read as follows:

Chapter III. Opening, extending, widening, straightening, or closing up of streets and the condemnation and acquisition of land and property necessary therefor and the performance of street work in connection therewith.

Section 2. That Sections 1 to 19 inclusive of Chapter III of Article VI of said Charter, providing for the opening, straightening, widening and extending of streets, be repealed.

Section 3. That new sections be added to Chapter III of Article VI of the Charter, to be known and designated as Sections 1 to 19 inclusive of Chapter III of said article, and to read as follows:

Section 1. Whenever the public interest or convenience may require, the Supervisors shall have full power and authority to order the opening, extending, widening, straightening or closing up, in whole or in part, of any street, avenue, lane, alley, court or place within the City and County, and to condemn and acquire any and all land and property necessary and convenient for that purpose.

Section 2. Before ordering any work to be done or improvement made, which is authorized by the preceding section, the Supervisors shall pass a resolution declaring their intention so to do, describing the work or improvement, and the land deemed necessary to be taken therefor, and specifying the exterior boundaries of the district of lands to be affected or benefited by said work or improvement, and to be assessed to pay the damages, costs, and expenses thereof.

The Supervisors may, in and by said resolution, declare and determine that the whole cost and expense of such work or improvement, or any proportion thereof, shall be paid out of the revenues of the City and County.

Section 3. The Clerk of the Supervisors shall transmit to the Board of Public Works a certified copy of such resolution, and upon receipt thereof said Board of Public Works shall cause to be conspicuously posted along the line of said contemplated work or improvement, at not more than three hundred feet in distance apart, but not less than three in all, notices of the passage of said resolution. Said notice shall be headed "Notice of Public Work" in letters not less than one inch in length, shall be in legible characters, state the fact of the passage of the resolution, its date, and briefly the work of improvement proposed, and refer to the resolution for further particulars. Said Board shall also cause a notice, similar in substance, to be published for a period of ten days in the official newspaper.

Section 4. Any person interested objecting to said work or improvement, or to the extent of the district or lands to be affected or benefited by said work or improvement, and to be assessed to pay the cost and expenses thereof, may make written objections to the same within ten days after the expiration of the time of the publication of said notice, which objection shall be delivered to the Clerk of the Supervisors, who shall endorse thereon the date of its reception by him, and at the next meeting of the Supervisors after the expiration of said ten days lay said objection before the Supervisors, who shall fix a time for hearing said objections, not less than one week thereafter. The Clerk of the Supervisors shall notify the persons making such objections, by depositing a notice therof in the Post Office, postage prepaid, addressed to such objector.

Section 5. At the time specified or to which the hearing may be adjournd, the Supervisors shall hear the objections urged, and pass upon the same, and their decision shall be final and conclusive. If such objections are sustained, all proceedings shall be stopped, but proceedings may again be commenced at any time by giving notice of intention to do said work or make said improvement. If such objection is overruled by the Supervisors, the proceedings shall continue the same as if such objection had not been made. At the expiration of the time prescribed, during which objections to said work or improvement may be made, if no objections shall have been made, or if objections shall have been made and the Supervisors, after hearing, shall have overruled

the same, the Supervisors shall be deemed to have acquired jurisdiction to order any of the work to be done or improvements to be made, which are authorized by Section 1 of this Chapter, and by resolution shall order said work to be done or improvement to be made, as the case may be.

Section 6. Upon the passage of said resolution, the Clerk of the Supervisors shall transmit a certified copy thereof to the Board of Public Works. Upon receipt of the same, said Board of Public Works shall proceed to view the lands described in the resolution of intention, and may examine witnesses on oath to be administered by any member of said Board in relation thereto. Having viewed the land to be taken, and the improvements affected, and considered the testimony presented, they shall proceed with all diligence to determine the value of the land and the damage to improvements and property affected, and also the amount of the expense incident to said work or improvement, and having determined the same shall proceed to assess the same upon the district of lands declared benefited, the exterior boundaries of which were fixed by the resolution of intention povided for by Section 2 hereof. Such assessment shall be made upon the lands within said district in proportion to the benefit to be derived from said work or improvement, so far as said Board can reasonably estimate the same, including in such estimate the property of any railroad company within said district, if such there be. In case, however, the Supervisors shall have declared that the whole of such expense shall be paid out of the revenue of the City and County, then no such assessment shall be made, but the Board of Public Works shall, in such event, report to the Supervisors in detail an estimate of the value of the land to be taken, the damages to improvements, and the amount of expenses incident to said work, and if the Supervisors shall approve such estimate, they shall order the amount so fixed to be paid to the persons respectively entitled thereto, as in Section 15 hereof provided.

Section 7. Said Board of Public Works having made their assessment of benefits and damages, shall, with all diligence, make a written report thereof to the Supervisors, and shall accompany their report with a plat of the assessment district showing the land taken or to be taken for the work or improvement, and the lands assessed showing the relative location of each district, block, lot, or portion of lot, and its dimensions, so far as can be reasonably ascertained. Each block and lot, or portion of lot, taken or assessed, shall be designated and described in said plat by an appropriate number, and a reference to it by such descriptive number shall be a sufficient description of it in any suit entered to condemn, and in all respects. When the report and plat are approved by the Supervisors, a copy of said plat, appropriately designated, shall be filed by the Clerk thereof in the office of the Recorder of the City and County.

Section 8. Said report shall specify each lot, subdivision, or piece of property taken or injured in the widening or other improvement, or possessed therefor, together with the name of the owner or claimants thereof, or of persons interested therein as lessees, incumbrancers, or otherwise, so far as the same are known to said Board of Public Works, and the particulars of their interest, so far as the same can be ascertained, and the amount of value or damage or the amount assessed, as the case may be.

Section 9. If in any case the Boad of Public Works find that conflicting claims of title exist, or if they shall be in ignorance or doubt as to the ownership of any lot of land, or of any improvements thereon, or of any interest therein, it shall be set down as belonging to unknown owners. Error in the designation of the owner or owners of any lot of land or improvements, or of the particulars of their interest, shall not affect the validity of the assessment or of the condemnation of the property to be taken.

Section 10. Said report and plat shall be filed in the Clerk's office of the Supervisors and thereupon the Clerk of said Board shall give notice of such filing by publication for at least ten days in the official newspaper. Said notice shall also require all persons interested to show cause, if any, why such report should not be confirmed, before the Supervisors on or before a day fixed by the Clerk thereof, and stated in said notice, which day shall not be less than thirty days from the first publication thereof.

Section 11. All objections shall be in writing, and filed with the Clerk of the Supervisors, who shall, at the next meeting after the day fixed in the notice to show cause, lay the said objections, if any, before the Supervisors, who shall fix a time for hearing the same, of which the Clerk shall notify the objectors in the same manner as objectors to the original resolution of intention; at the time set, or at such other time as the hearing may be adjourned to, the Supervisors shall hear such objections and pass upon the same; and at such time, or, if there be no objections, at the first meeting after the day set in said order to show cause, or such other time as may be fixed, shall proceed to pass upon such report, and may confirm, correct, or modify the same, or may order the Board of Public Works to make a new assessment, report and plat, which shall be filed, notice given, and hearing had, as in the case of an original report. If the Supervisors shall have determined that a certain proportion of the cost and expense of such work and improvement shall be paid out of the revenues of the City and County, they shall deduct such proportion from the total amount of the cost and expense thereof as finally fixed and determined in and by said assessment and report, and the amount of such proportion shall be paid out of any revenues appropriated for such purpose to the persons respectively entitled thereto, at the same time and in the same manner as in Section 15 hereof provided, and the balance shall be raised by assessment as hereinafter provided.

Section 12. The Clerk of the Supervisors shall forward to the Board of Public Works a certified copy of the report, assessment and plat, as finally confirmed and adopted by the Supervisors, with a statement of any deduction that may be made on account of payments made out of the revenues of the City and County, as in Section 11 provided. Such certified copy shall thereupon be the assessment roll. Immediately upon receipt thereof by the Board of Public Works, the assessment therein contained shall become due and payable, and shall be a lien upon all the property contained or described therein.

Section 13. The Board of Public Works shall thereupon give notice by publication in the official newspaper for ten days that it has received said assessment roll and that all sums levied and assessed in said assessment roll are due and payable immediately, and that the payment of said sums is to be made to said Board within thirty days from the date of the first publication of said notice. Said notice shall also contain a statement that all assessments not paid before the expiration of said thirty days will be declared to be delinquent, and that thereafter the sum of five per cent up on the amount of each delinquent assessment, together with the cost of advertising each delinquent assessment, will be added thereto. When payment of any assessment is made to said Board of Public Works ,it shall cause to be written the word "paid" and the date of payment, opposite the respective assessments so paid, and the names of persons by or for whom said assessment is paid, and shall, if so required, give a receipt therefor. On the expiration of said thirty days, all assessments then unpaid shall be and become delinquent, and said Board of Public Works shall certify such fact at the foot of said assessment roll and shall add five per cent to the amount of each assessment so delinquent.

Section 14. The said Board of Public Works shall, within five days after the date of said delinquency, proceed to advertise and collect the various sums delinquent, and the whole thereof, including the cost of advertising, which last shall not exceed the sum of fifty (50) cents for each lot, piece or parcel of land separately assessed, by the sale of the assessed property in the same manner as is or may be provided for the collection of State and County taxes; and after the date of said delinquency, and before the time of such sale herein provided for, no assessment shall be received unless at the same time the five per cent added thereto, as aforesaid, together with the costs of advertising them already incurred, shall be paid therewith. Said list of delinquent assessments shall be published for five days in the official newspaper before the day of sale of such delinquent assessment. Said time of sale must not be less than seven days from the date of the first publcation of said delinquent assessment list, and the place must be in or in front of the office of said Board of Public Works. All property sold shall be subject to redemption in the same time and manner as in sales for delinquent State and County taxes; and the Board of Public Works may collect for each certificate fifty cents and for each deed one dollar. All provisions of the law, in reference to the same and redemption of property, for delinquent State and County taxes in force at any given time, shall also then so far as the same are not in conflict with the provisions of this act, be applicable to the sale and redemption of property for delinquent assessments hereunder, including the issuance of certain certificates and execution of these. The deed of the Board of Public Works made after such sale, in case of failure to redeem, shall be prima facie evidence of the regularity of all proceedings hereunder, and of title in the grantee. It shall be conclusive evidence of the necessity of taking or damaging the lands taken or damaged and of the correctness of the compensation awarded therefor. The Board of Public Works shall, from time to time, pay over to the City Treasurer all moneys collected by it on account of any such assessments. The Treasurer shall, upon receipt thereof, place the same in a separate fund, designating such fund by the name of the street, avenue, square, lane, alley, court or place for the widening, opening, or other improvement of which the assessment was made. Payment shall be made from said fund to the parties entitled thereto, upon warrants signed by the members of the Board of Public Works, or a majority of them.

Section 15. When sufficient money is in the hands of the Treasurer, in the fund devoted to the particular work or improvement, to pay for the lands and improvements taken or damaged, and when in the discretion of the Board of Public Works the time shall have come to make payments, it shall be the duty of said Board to notify the owner, possessor, or occupant of any land or improvements thereon to whom damages shall have been awarded, that a warrant has been drawn for the payment of the same, and that he can receive such warrant at the office of said Board upon tendering a conveyance of any property to be taken; such notification, except in the case of unknown owners, to be made by depositing a notice, postage paid, in the Post Office, addressed to his last known place of abode of residence. If at the expiration of thirty days after the deposit of such notice, he should not have applied for such warrant, and tendered a conveyance of the land to be taken, the warrant so drawn shall be deposited with the Treasurer and shall be delivered to such owner, possessor, or occupant, upon tendering a conveyance as aforesaid, unless judgment of condemnation shall be had, when the same shall be cancelled.

Section 16. If any owner of land to be taken neglects or refuses to accept the warrant drawn in his favor as aforesaid, or objects to the report as to the necessity of taking his land, the Board of Public Works shall report such fact to the Supervisors who shall thereupon cause proceedings to be taken for the condemnation thereof, as provided by law under the right of eminent domain. The complaint may aver that it is necessity for the city to take or damage and condemn the said lands, or an easement therein, as the case may be, without setting forth the proceedings herein provided for, and the resolution and ordinance ordering said work to be done shall be conclusive evidence of such necessity. Such proceedings shall be brought in the name of the City and County, and have precedence, so far as the business of the court will permit; and any judgment for damages therein rendered shall be payable out of such portion of the special fund as may remain in the treasury, so far as the same can be applied. At any time after trial and after judgment has been entered, or preceding an appeal, the court may order the Treasurer to set apart in the treasury a sufficient sum from the fund appropriated to the particular improvement to answer the judgment and all damages, and thereupon may authorize and order the City and County to enter upon the land and proceed with the proposed work and improvement. In case of a deficiency in said fund to pay the whole of such judgment and damages, the Supervisors may, in their discretion, order the balance thereof to be paid out of the general fund of the treasury or to be distributed by the Board of Public Works over the property by a supplementary assessment; but in the last named case in order to avoid delay, the Supervisors may advance such balance out of any appropriate fund in the treasury, and reimburse the same from the collections of the assessment. Pending the collection and payment of the amount of the judgment and damages, the court may order such stay of proceedings as may be necessary.

Section 17. The Treasurer shall pay such warrants out of the appropriate fund, and not otherwise, in the order of their presentation; provided, that warrants for land or improvements taken or damaged shall have priority over warrants for charges and expenses, and the Treasurer shall see that sufficient money is and remains in the fund to pay all warrants of the first class before paying any of the second.

Section 18. If after the sale of property for delinquent assessments there should be a deficiency, and there should be unreasonable delay in collecting the same, or if for the purpose of equalizing the assessments supplying a deficiency, or for any cause it appears desirable, the Board of Public Works may so report to the Supervisors, who may order them to make a supplementary assessment, and report the same in manner and form as the original, and subject to the same procedure. If by reason of such supplementary assessment, or for any cause, there should be at any time a surplus, the Supervisors may appropriate the same and declare a dividend pro rata to the parties paying the same, and they, upon demand, shall have the right to have the amount of such pro rata dividends refunded to them, or credited upon any subsequent assessment for taxes made against said parties in favor of said City and County.

Section 19. If any title attempted to be acquired by virtue of this act shall be found to be defective from any cause, the Supervisors may again institute proceedings to acquire the same as in this Chapter provided, or otherwise, or may authorize the Board of Public Works to purchase the same and include the cost thereof in a supplementary assessment, as provided in the last section.

NOTE.—This amendment was adopted by the Supervisors.

CHARTER AMENDMENT NO. 19.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by amending Section 26 of Chapter II of Article VI thereof, relating to the improvement of streets, the defining of the various terms used in connection therewith, the use of patented pavements and the manner in which notices and resolutions required in said Article shall be published and served.

Be it Ordained by the People of the City and County of San Francisco as follows:

Section 1. That Section 26 of Chapter II of Article VI of the Charter be amended so as to read as follows:

Section 26. Whenever in this Article the word "street" occurs, it shall be held to include all streets, avenues, lanes, alleys, places and courts which have been, or may be hereafter, dedicated and open to public use, and whose grade and width have been legally established; and the grade of all intermediate or intersecting streets in any one block shall be deemed to conform to the grade as established at the crossing of the main streets.

The word "improvement" shall be held to include grading or regrading, planking or replanking, paving or repaving, macadamizing or remacadamizing, graveling or regraveling, piling or repiling, capping or recapping, oiling or reoiling, and the construction and repair of sewers, cesspools, manholes, culverts, drains, sidewalks and curbs.

The term "main street" shall mean such street or streets as bound a block, and the term "street" shall include crossing.

The word "block" shall mean the blocks known or designated as such upon the maps and books of the Assessor.

The term "quarter block," as used in this Chapter as to irregular blocks, shall be deemed to include all lots or portions of lots, having any frontage on either intersecting street, halfway from such intersection to the next main street, or, when no main street intervenes, all the way to a boundary line of the City and County.

The word "paving" shall include any pavement of stone, iron, wood, or other material which the Supervisors may, by ordinance, order to be used.

Any pavement covered by letters patent granted by the United States Government, may be prescribed in the ordinance for the making of any proposed public improvement, or may be provided for in the specifications for any proposed public improvement where the passage of an ordinance is not required, if prior to the passage of such ordinance, or the making of such specifications, the owner or owners of such patent rights shall agree in writing with the City to allow the use of such patent rights, and to sell any articles, material or process required therefor at a uniform stated price, either to such city or to any contractor to whom such contract may be awarded for the making of such improvement.

Provided, however, that when any ordinance or specifications provide for the use of any such pavement, all bids received for the laying of such pavement shall be upon the express condition that the right to lay the pavement specified or the article, material or process required therefor, can be procured at the price and upon the terms mentioned in the agreement made by the owner or owners of such patent right, as above provided for.

Provided, however, that no ordinance shall be passed for a pavement, any part of which is covered by letters patent, where the same or any part thereof is to be paid for by special assessment, unless the owners of a majority of the front-

age on any proposed improvement petition in writing for the same.

The term "expense" shall include the price at which the contract is awarded, and the terms "incidental expenses" shall include all expenses incurred in printing and advertising the work contracted for, and all expenses for surveying, measuring and inspecting the work.

All notices and resolutions required in this article to be published shall be published daily, legal holidays excepted, in the official newspaper.

All notices herein required to be served, whether by delivery, mailing or posting, may be so served by any male citizen of the age of twenty-one years, and his affidavit thereof shall be prima facie evidence of such service. The affidavit by the publisher of the official newspaper, or his clerk, of the publication of any notice required in this article to be published, shall be prima facie evidence of such publication.

NOTE. This amendment was NOT adopted by the Supervisors.

CHARTER AMENDMENT NO. 20.

An ordinance describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County by adding a new Section thereto, to be known as Section 8 of Article XV, providing for the payment of premiums on all official and indemnity bonds by the City and County.

Be It Ordained by the People of the City and County of San Francisco as follows:

Section 1. That a new Section be added to Article XV of the Charter, to be known as Section 8 thereof and to read as follows:

Section 8. The City and County shall pay all the premiums on all officials' bonds required by law, ordinance or this Charter of any officers of the City and County and shall also pay all the premiums on all indemnity bonds required by any board, department or officer or their deputies, clerks or employees.

Official List of Members Classified According to Business.

Reliable Business Guide to San Francisco

This list is printed in 2400 papers, which are read by three or four times as many persons every month.

The Merchants' Association is making every effort to restore its directory of members, but is dependent for success on the members themselves. IF YOUR PRESENT ADDRESS IS NOT THERE, IN CORRECT FORM, SEND IT AT ONCE TO L. M. KING, SECRETARY OF THE MERCHANTS' ASSOCIATION, 1233 MERCHANTS' EXCHANGE, SAN FRANCISCO, and it will be inserted in the next issue.

Merchants' Association

OFFICERS AND DIRECTORS

Frank J. Symmes (Thomas Day Co.).. ..... President
Andrew M. Davis (The Emporium).... .....First Vice-President
Hartland Law (Fairmont Hotel)..... .....Second Vice-President
Byron Mauzy (Byron Mauzy Piano Co.) ..... Treasurer
Gustav Brenner .....
H. W. Postlethwaite..Holmes Lime Co.
J. A. Eyeleth.....Eyeleth-Nash Co.
F. J. Koster.....California Barrel Co.
C. K. McIntosh....S. F. National Bank
F. G. Sanborn...Bancroft, Whitney Co.
Geo. W. Spencer..Boardman & Spencer
Robert H. Swayne.....Swayne & Hoyt
David Bush.....David Bush & Son
A. H. Vail.....Sanborn, Vail & Co.
I. O. Upham.....Isaac Upham Co.
L. M. King ....Secretary and Superintendent

Wright & Wright.....Attorneys
Allan Dunn.....Editor Review

STANDING COMMITTEES.

Public Affairs—Hartland Law, Chairman; F. J. Koster, R. H. Swayne, Geo. W. Spencer, David Bush.

Publicity and Promotion—A. H. Vail, Chairman; J. O. Upham, J. A. Eyeleth, F. G. Sanborn, H. W. Postlethwaite.

Trade and Finance—Andrew M. Davis, Chairman; David Bush, C. K. McIntosh, Byron Mauzy, Gustav Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.
Briggs, Arthur H..... ..... Treasurer, Fairmont Hotel
Briggs, H. F., Manager of the Viavi Co..... 636 Pine
Carpy, Chas., Bank Director..108 Sutter
Davis, Andrew M., Merchant, Emporium..... Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Warehouse Co..... 3620 Clay
Greenebaum, M., Merchant..... ..... Sixth and South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W..... .....General Manager, S. F. Call
Huntington, P. C., Manager Monadnock Building ..... Room 500
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage..... .....903 Mutual Savings Bank Bldg.
Landsberger, Julius A...Chronicle Bldg.
Merrill, John F., Merchant....3201 Clay
McNicoll, A. J., Elevators.....Stockton, ..Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director.. ..... New York
McCoy, H. J., Sec'y. Y. M. C. A..... ..... 1220 Geary
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant.1901 Van Ness
Moore, S. I., Sec'y. the I. C. Moore Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate.. ..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness .....1046 Monadnock Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters .....Merchants' Exch. Bldg.
Symmes, Frank J., Merchant..... .....1046 Monadnock Bldg.
Talbot, W. H., Merchant..Foot of Third
Taylor, H. H., Manager Mills Bldg... ..... 832 Octavia
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant...104 Battery
Van Arsdale, W. W., Lumber Dealer.. ..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director.... .....California & Montgomery
Wright, Frank V..... .....644 Taylor Ave., Alameda

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... ..... Monadnock Bldg.
Crook Audit Co., The..... ..... 431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Barrow, Wade Guthrie & Co..... ..... 787 Market
Cal. Society of Certified Public Accountants ....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick..... .....Merchants Exchange Bldg.
Jansen, F. Bromley...Monadnock Bldg.
Lomax, W. B.....489 Golden Gate Ave.
McLaren, Goode & Co..339 Montgomery
Price, Waterhouse & Co..... ..... 528 Monadnock Bldg.
Ruckstell, John R..Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E..... .....715 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co.....34 Kearny
Tuttle Lauren T.....332 Delbert Blk.

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co..... ..... Merchants Exchange
Colley, C. J.....731 Monadnock Bldg.
Curlett, William ....1008 Mutual Savings Bank Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Leonard, Jos. A.....201 Euclid Ave.
Maggs, Herbert B.....125 Alpine
McDougall Bros.....755 Devisadero
Meussdorffer, C. A..446 Monadnock Bldg.
Meyer & O'Brien.....Midway Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Paff, Chas..... Merchants Exchange
Pelton, John Cotter.....1767 Geary
Reid Bros.....Claus Spreckels Bldg.
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....16 First

ART GLASS.

California Art Glass B. & C. Works.. .....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... .....Mission, bet. 4th & 5th
Schussler Bros..... 1218 Sutter
Vickery, Atkins & Torrey..... ..... 1744 California
Volz & Freese.....947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. ....2d, adjoining Wells-Fargo Bldg.

ASBESTOS GOODS.

Johns, H. W., Manville Co....180 Second

ASSAYING.

Weissbein Bros. .....2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton.....Kohl Bldg.
Bancroft, Philip.....Monadnock Bldg.
Bartlett, Louis.....1420 Sutter
Bartnett, W. J.....1921 Fillmore
Blakeman, T. Z.....1607 Gough
Chamberlain, J. P..... Felgenbaum, Sanford..Merch. Ex. Bdg.
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....1748 Pine
Humphrey, W. H..... .....Union League Club
Hutchinson & Hutchinson...Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Monadnock Bldg.
Kierulff, T. C....621 Monadnock Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....Call Bldg.
McCutcheon, Edw. J..... .....Merchants' Exchange
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck..... .....Crocker Bldg.
Naylor, Chas. E.....1535 Buchanan
Page, Chas.....2518 Pacific Ave.
Palmer, Brooks.....1535 Franklin
Pelxotto, Edgar D....Union Trust Bldg.
Pillsbury, E. S.....Kohl Bldg.
Son, Chas. A..... 2124 Broadway
Smith, Sidney V..... .....Security Sav. Bank Bldg.
Thomas, Gerstle, Frick & Beedy..... ..... 787 Market
Van Fleet, W. C.....2319 California
Wise, Otto Irving..... 1909 Sutter
Wolf, E. Myron.....602 California
Wright, Allen G., Attorney..... ..... Merchants Exchange
Wright, Allen G..Merchants' Exchange
Wright, George T..... .....Merchants' Exchange

AUCTIONEERS.

Chase, Fred H. & Co..... .....Valencia, near 16th
Ordway, W. C.....6th & Yuma
Spear, E. S. & Co.....24 Fell

AUTOMOBILES.

Pioneer Automobile Co..901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co..... ..... Sansome & Vallejo Sts.
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co..Eddy & Fillmore
Young & Swain Baking Co..... ..... 1433 Devisadero

BANKS & BANKERS.

American National Bank .... Merchants Exchange Bldg.
Anglo-Californian Bank, Ltd..... ..... Pine & Sansome
Anglo-Californian Bank, Ltd..... .....Mission Branch, 2049 Mission
Bank of California.....422 California
Bank of Italy of San Francisco..... ..... 632 Montgomery
California Safe Deposit & Trust Co.. .....California & Montgomery
California Safe Deposit & Trust Co.. .....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co.. .....Uptown Branch, 1710 Fillmore
Canadian Bank of Commerce..... .....California & Sansome
Central Trust Company..42 Montgomery
Citizens' State Bank.....1447 Fillmore
Crocker National Bank of San Francisco.....Post & Market
Donohoe-Kelly Banking Co., The.... ..... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society... ..... 526 California
Hibernia Savings and Loan Society.. .....McAllister & Jones
Humboldt Savings Bank....626 Market
International Banking Co..... .....Montgomery & California
Italian-American Bank..... .....Montgomery & Commercial
London, Paris and American Bank... .....Sansome & Sutter
Market Street Bank, The..7th & Market
Mechanics' Savings Bank..... ..... 143 Montgomery
Mercantile Trust Company of San Francisco .....461 California
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bank of San Francisco .....708 Market
National Bank of the Pacific..Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....Kohl Bldg.
Savings and Loan Society..... ..... 101 Montgomery
San Francisco National Bank..... .....Merchants' Exchange Bldg.
San Francisco Savings Union..... .....Montgomery & California
Seaboard Bank .....24 Market
Security Savings Bank..316 Montgomery
Swiss-American Bank....1432 Fillmore
United States National Bank..... .....Bush & Fillmore
Union State Bank...Van Ness & Fulton
Wells-Fargo-Nevada National Bank of San Francisco.....Union Trust Bldg.
Western National Bank of San Francisco .....Powell & Market
Yokohama-Specie Bank..515 Montgomery

BARBERS.

Greenberg, F. L.....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros.....672 7th, Oakland

BAZAARS.

Charlton, E. P. & Co.....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Enterprise Bottling Co.....2745 16th
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....315 Howard
Heins, Alex., Belting Co..2413 Harrison

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt, J. W. & Co..G. G. Ave & Hyde
Lee, W. E.....504 Stanyan

BILL POSTERS.

Varney & Green.....
...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Works.....
.....Cor. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch.....
.....565 Market
Elder, Paul....Van Ness Ave. & Bush
Hanak & Hargens.....426 Fulton
Upham Co., Isaac.....104 Battery
Robertson, A. M.....1539 Van Ness Ave.
San Francisco News Co.....
.....1711 San Pablo Ave., Oakland
Swinyer, W. W.....417 Montgomery
Whitaker & Ray Co.....141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht .....
..... Valencia & 26th
Cahn, Nickelsburg & Co.....
.....851-853 Folsom
Heim, F. L.....1556 Fillmore
Koenig Shoe Co., The....1541 Van Ness
Kutz, G. M. Co.....18th & Bryant
Mauzy & Reid Co.....Mission near 2d
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co..Geary & Fillmore
Rosenthal's, Inc...O'Farrell & Fillmore
Sommer & Kaufman.1430 Van Ness Ave.
Sullivan Shoe Co.....1184 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co.....642 Howard
Wolf, H., & Bro....Fillmore near Geary
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

Korbel Box Factory.....2014 Bryant

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brewing Co.....
.....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co.....530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.

California Brick & Clay Mfg. Co....
..... 223 Monadnock Bldg.
Patent Brick Co, The...Merrimac Bldg.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co.....
..... Monadnock Bldg.

BROKERS—COFFEE.

Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....407 Washington
Heise, Chas. Ed., & Co.....
.....Sansome & Washington Sts.
Mayhew, F. E. & Co..536 Washington
Mattoon & Co.....409 Battery
Reed, George W.....511 Washington
Swayne, Hoyt & Co....Battery nr. Clay

BROKERS—DRUG.

Clegg, Serwe & Prien.....528 Third

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Sacramento
DuVal, W. M. & Co..Monadnock Bldg.
Maillard & Schmeidell.....
.....S. E. cor. Sacramento and Front
Page Bros.....414 Montgomery
Stone, B. F., Jr., & Co....90 Sacramento

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....Parrott Bldg.
..... 502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre .....
..... Merchants Exchange Bldg.
Goldman, Max .....339 Bush
Hopkins, J. P.....332 Bush
Irvine, James .....312 Oak
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co.....420 California
Rehfisch & Hochstadter..2669 California
Sternberg, Frank R.....115-339 Bush
Toplitz. Jos. B.....339 Bush

BROKERS—TICKET.

Ottinger, A.....Market and East

BROOMS, BRUSHES AND WOODENWARE.

Van Laak Mfg. Co.....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building & Loan Assn...
..... 211 Church
Pacific States Savings & Loan Company ..... 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. ..... Chronicle Bldg.
Gilbreth, Frank B.....Atlas Bldg
Levy, Oscar S.....15 Second
Richards-Neustadt Construction Co..
..... 237 Monadnock Bldg.
Waterhouse and Price.....228 Oak
Holden-Deuprey Co.....1665 Mission

BUILDING MATERIALS.

Willkomm, A.....Mldway Bldg.

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George.....1810 Bush
Decourtieux, A.....11th & Market Sts
Finke, Fred H.....10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taafe, Wm. Co..5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....
.....315-319 Bryant

CAN MANUFACTURERS.

American Can Co.....7th & Townsend

CANNED GOODS.

California Fruit Canners' Ass'n.....
..... 436 Sansome
Hunt Bros Co.....Haywards, Cal.
Spanish American Food Co....180 Erie

CAPITALISTS.

Bishop, Chas. R.....
.....University Bank Bldg., Berkeley
Borel, Ant. & Co.....Kohl Bldg.
Brittan, N. J.....Pacific Union Club
Center, John.....2828 Sixteenth
Dean, W. E.....818 Kohl Bldg.
Delger, Edward Frederick .....
.....3740 25th St., Oakland
Denman, James .....3808 Clay
Fontana, Mark J....1st & Filbert, Oak.
Hopkins, E. W.....735 4th
Levy, H. M.....1302 Post
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
Spring Valley Water Works.....
..... Sutter & Franklin
Thomas, H. W.....268 Market
Thompson, R. R..436 Montgomery Blk.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell
Robinson & Gillespie.....2447 Sutter

CARPETS.

Gullixson Bros., Inc.....14th & Church
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co....1638 Fillmore
Walcom, Geo. Co.....637 Turk
Walter, D. N. & E. Co.....
..... Sacramento & Van Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co.....911 Golden Gate

CARRIAGE COMPANIES.

United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co.....732 Brannan
Larkins & Co..Guerrero, bet. 14th& 15th
Schindler, H. B. & Co.....172 Spear
Studebaker Bros. Mfg. Co.....
..... Tenth & Market
Wertsch, Wm..... 24 Page
Willey, Frank D.....
.....Fell, bet. Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W.....931 Ellis

CASH REGISTERS.

Autographic Register Co. of S. F.....
..... 38 Clementina
National Cash Register Co., The....
.....1283 Golden Gate Ave.
Pacific Coast Cash Register Co.....
..... 16 City Hall Square

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
..... 1024 Franklin

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Budg.
Kessler, Geo. A. & Co.....
..... 999 Monadnock Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The..
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co.....
....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....15 Powell
Blaskower, M., & Co.....
.....1117 Van Ness Ave
Cahen, Sig.....Van Ness Ave. & Bush
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly.....182 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S.....224 Eighth
Plagemann, H., & Co.....
..... 403 Golden Gate Ave.
Rinaldo Bros. Co.....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M.....221 Fell

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc. .....
..... Van Ness & California
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House....
..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger.....933 Post
Atkins, Robert S....11110 Van Ness Ave
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co.....
..... Van Ness Ave & Pine
Hirsch Bros. .....2009 Fillmore
Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple .....Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Mandel, Weiner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis.....32 W. El Dorado

COAL DEALERS.

Allen, Charles R.....
.....Foot of Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C.....
.....S. E. cor. Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, George, Co.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....500 Eddy
Oregon Coal & Navigation Co.....
..... 24 Market
Rosenfeld's Sons, John .....
..... 1024 Merchants Exchange
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co.....340 Steuart

CODFISH DEALERS.

Alaska Codfish Co..Sacramento & Davis
Atlantic Fish Co.....423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot Spear

COLLECTION AGENCIES.

Curtin, D. A. .....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Armsby, J. K. & Co. .....
..... Howard & new Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John, South End Warehouse..
..... Second & Townsend
Campodonico & Burns .....
..... Drumm & Washington
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co. .....
.....608 Merchants Exchange Bldg.
Dairymen's Union..Davis & Sacramento
Eveleth-Nash Co.....422 Front
De Martini, John & Co. .....
..... 112-114 Washington
De Pue, Edgar J. .....
..... 614 Merchants Exchange
Detels, M. P.....California, nr Front
Dodge, Sweeney Co. .....
..... 5-6 Hathaway's Wharf
Duffy, J. J. Co.....Davis near Clay
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency.436 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Hartter, L. Co. .....314 Davis
Hilmer, Fred L. Co. .....26 Clay
Hulme & Hart.....19th & Tennessee
Hume, R. D. & Co. .....110 Battery
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacohs & Malcolm .....
..... Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercari, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co.....
..... Davis & Washington
Macpherson & Honrihan .....
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton Teller Co. .....17 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Grestle .....Kohl Bldg
Southern Pacific Milling Co.....
.....930 Merchants' Exchange
Von Husen & Co.....400 Davis
Vanvalves, M. D...513 Eleventh, Oakland
Welch & Co.....502 California
Western Creameries Co.....
.....268 Market, Room 246
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drum & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co.....
.....724 Montgomery
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph Co.....
.....Folsom, bet. 9th & 10th
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro.....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E.....636 Market
Day's Sons, Thos. H.....
.....547 Monadonock Bldg
Fahy, Richard .....518 Noe
Keatinge, Richard & Sons..779 Market
Masow & Morrison.....
.....899 Monadnock Bldg
Sheehan, John R. & Co., Inc.....
.....771 Market
The Woodrug Co.....Pine & Franklin

COOPERS.

California Barrel Co.....
.....Twenty-second & Illinois
Carl Cooperage Co.....
.....Boardman & Brannan
Woerner, David (Estate of).....
.....N. W. cor. 14th & Harrison
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.

Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS.

California Cotton Mills Co.....
..... East Oakland

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Battery & Broadway
Pacific Coast Biscuit Co.....38 Steuart

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....
.....Sixth & Yuma
Cowen-Heineberg Co.....527 Market
Nathan-Dorhmann Co.....
.....Van Ness & California
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co.....23 Market

CURIO DEALERS.

Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.

Le Laval Dairy Supply Co.....
..... 49 Sacramento

DENTISTS.

Platt, Frank L., D. D. S....712 Steiner
Van Wyck, Crittenden. D. D. S.....
.....1059 O'Farrell

DEPARTMENT STORES.

Emporium, The .....
.....Cor. Post & Van Ness Ave
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....908 Van Ness Ave

DISPLAY FIXTURES.

Frankel Display Fixture Co.....
.....867 O'Farrell

DOORS AND WINDOWS.

California Door Co.....24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B. Drayage Co.....
..... 926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....Bush & Battery
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Transfer Co.....
..... 35 Second
Pierce-Rodolph Storage Co.....
.....Eddy & Fillmore
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Transfer & Storage Co....
.....204 Clay
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sacto & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. & Co.....
.....Brannan, bet. First & Second

DRUGGISTS.

Ayers, Edw. N.....Van Ness, near Post
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California

Clegg, Fred A.....1512 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co.....
.....McAllister, near Fillmore
Langley & Michenls Co.....
.....South Park Ave & Second St
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Redington & Co.....675 Third
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....3402 Mission
Schmidt, Val .....
.....214 Fourth Ave., Richmond Dist
Schmidt, Edwin Val .....
.....Fillmore & California
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters.....
.....Twenty-fifth & Folsom
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris Dry Goods Co.....
..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....22nd & Mission
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co.....
.....Sansome & Market
Nathan, A.....1562 Stockton
Newman & Levingston .....
.....Van Ness & Sutter
O'Connor Maffatt & Co.....
.....Van Ness Ave and Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach.....
.....2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Strauss, Greenberg & Sachs.....
.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Weill, Raphael & Co.....
.....Van Ness & Pine
Weinstock, Lubin & Co.....
.....Post & Fillmore

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing & Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....
.....1451 Franklin
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.....
.....Ellis, near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
California Electrical Works.....
.....642 Folsom
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electric Appliance Co.....726 Mission
Electric R. R. & Manufactuers Co....
.....619 Howard
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....
.....527 Mission
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co
.....381 Fulton
Westinghouse Electric Co.....
.....Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co.....
.....Stockton, North Point & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J.....Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
DeFremery, James & Co.....
.....1305 Adeline, Oakland
Jennings, Rufus P.....
.....California Bldg., Union Square
North American Commercial Co.....
.....314 Brannan
Takemura, K. & Co.....1171 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros. Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Association.....
...Temp. Webster-St. Wharf, Oakland

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUIT CANNERS.

California Canneries Co.....
.....Eighteenth & Minnesota

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....
.....S. W. cor. Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co.....
.....Bush & Van Ness
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.....
.....Sixteenth & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co..Webster & Haight
Lindholm Furniture Co.....
.....Eddy & Van Ness Ave
Moore, Harry J. Furniture Co.....
.....735 Eddy
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co.....
.....Van Ness Ave & California
Sloane, W. & J. Co.....
.....Sutter & Van Ness Ave
Smith, A. B. Furniture Co.....
.....N. E. cor Turk & Van Ness Ave
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....
.....Cor. Harrison & Sixteenth

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.....
.....801 Van Ness Ave
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....
.....1301 Broadway, Oakland
Pacific Coast Illuminating Co.....
.....6 O'Farrell

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo. .....
.....S. E. cor. Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Works.....
.....Seventh & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A.....
.....Van Ness Ave, near California

GLUE MANUFACTURERS.

Burd, Wm. & Son.....
.....638 Montgomery Block
California Glue Works.....
.....Merchants' Exchange

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRANITE AND MARBLE DEALERS.

Seregni & Bernieri.....

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co., The.....
.....526 McAllister

GROCERS.

City of Hamburg Co., Inc....118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co.....
.....Van Ness Ave & Sutter
Levaggi, Granucci & Co., Inc.412 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Steuart
Newbauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....247 Davis
Stulz, Jos A.....1931 Fillmore
Sussman, Wormser & Co.....
.....Brannan, bet. Seventh & Eighth
Tillman & Bendell.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co.....
.....1346 Park St., Alameda
Goicher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1412 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Son.....
.....Van Ness Ave, near O'Farrell
Brown, The Ralph Co.....
.....Fifth & Tehama
California Hardware & Cutlery Co....
.....812 Van Ness Ave
Crosby, Peet & Moe.....
.....555 Van Ness Ave
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden.....
.....Eighth & Kansas
Froelich, Christian...Pacific Union Club
Gregory Hardware Co.....
.....519-521 Golden Gate Ave
Holbrook, Merrill & Stetson.....
.....Sixth & Townsend
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co.....
.....146 Steuart
Montague, W. W. & Co....Turk & Polk
Pacific Hardware & Steel Co.....
..... Seventh & Townsend
Palace Hardware Co.....
.....456 Golden Gate Ave
Philpott, C. H.....135 Fifth
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....638 Fourth
Williams Hardware & Stove Co.....
.....1525 Market
Vaut, E. D. Hardware Co....218 Market
Woods, Charles M.....11 Front
Wright & Wood Hardware Co.....
.....77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co....
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co.....
.....307 Market

HAT MANUFACTURERS.

California Hat Co.....1420 Howard
Triest & Co.....734-738 Mission

HATTERS.

Carroll, Paul T.....
.....Mutual Savings Bank Bldg
Collins, Chas J.....922 Market
Colman Co.....343 Montgomery
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1440 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....1178 Market
Meusdorffer, J. C. Sons.....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Martin, H. G.....156 Third
Palace Hotel .....Post & Leavenworth
Phillips, H. B.....Union Trust Bldg
Turpin, F. L.....Cor Fourth & Howard
Vonden Mehden, G. H.....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 Folsom

ICE DEALERS.

Consumers Ice Co.....436 Eighth
Merchants Ice & Cold Storage Co....
.....Lombard & Sansome
National Ice & Cold Storage Co, The
.....268 Market
Union Ice Co.....735 Fourth

ILLUSTRATORS.

O'Connor, Thos. E...129 Investors' Bldg

IMPORTERS.

American Mercantile Co.....
.....628 Montgomery
Cora, A.....478 Jackson

INTERIOR DECORATORS.

United Studios .....1415 Post

INSURANCE.

Ahpel, H. C. Co.....Union Trust Bldg
Bertheau, Caesar .Montgomery Block
Boardman & Spencer 158 Ninth, Oakland
Brown, Edw. & Sons...2127 Washington
Christensen & Goodwin.....50 Geary
Commercial Union Assurance Co., Ltd.
.....1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son.....
.....Montgomery & Sacramento
Dorn, E. L.....Pine & Leidesdorff
Dornin, Geo. D.....Kohl Bldg
Fireman's Fund Insurance Co.....
.....California & Sansome
Gutte & Frank ...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hillman, John R. & Son....160 Sansome
Insurance Co. of North America.....
.....102 Battery
Kilgarif & Beaver.....903 Eddy
Landers, Wm. J.....
.....S. E. cor. Pine & Sansome
Liverpool & London & Globe Ins. Co..
.....422 California
London & Lancashire Fire Insurance Co.....2101 Van Ness Ave
Manheim, Dibbern & Co.....
.....453-455 Montgomery
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co.....
.....312 California
Northwestern National Fire Ins. Co.
.....1632 Franklin
Pacific Mutual Life Insurance Co., The
.....903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt .....
..First National Bank Bldg., Berkeley
Parker, C. M. T.....
Parker, C. M. T.....Main & Folsom
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw E.....320 Sansome
Preferred Accident Insurance Co....
.....Mutual Bank Bldg
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Insurance Co., The.....
.....709 Monadnock Bldg
Voss, Conrad & Co..229 Monadnock Bldg
Wanlorek, M.....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Insurance Co.....
.....Pine & Leidesdorff
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley .....215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1217 Harrison
Vulcan Iron Works..Kearny & Francisco

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....9 Mission

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocker Bldg.

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave
Solomon, C. Jr..625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....
.....Turk, bet. Hyde & Larkin

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co..1261 Van Ness Ave
Bohm Bristol Co.....
.....Van Ness Ave. & Sacramento
California Jewelry Co.....
.....Mutual Savings Bank Bldg
Carran & Green.....1510 Buchanan
Deremer & Co.....1341 Van Ness Ave
Diamond Parlor Jewelry Co.....
.....1429 Fillmore
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co.....1324 Geary
Glindermann, W.....1532 Fillmore
Greenzweig, George & Co.....
.....2322 California
Hall, A. I. & Son.....717 Market
Hammersmith & Co.810 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Isaacs, Abe.....739 Van Ness Ave
Judis, Alphonse Co.....701 Market
Lehrberger, J. S. & Co.....701 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co. .....
.....Van Ness Ave & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co.....
.....Van Ness Ave & California

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..779 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co .....
.....Van Ness Ave & California

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
.....California & Van Ness Ave
Marks Bros.....Eddy & Fillmore
Magnin, I & Co Van Ness & Austin Ave

Paragon, The ....Van Ness Ave & Post
Schwartz & Goodman.....1545 Fillmore

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine
Rothschild, M.....2348 Franklin

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co.....
.....528 Gough

LAUNDRIES.

Domestic Laundry .....
.....468 25th St., Oakland
La Grande Laundry Co.....
.....234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....
.....581-583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....
Third Ave. & E. 11, Oakland, Box 533
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....
.....661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....
.....Mutual Savings Bank Bldg

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co...818 Crocker Bldg.
Blyth & Trott .....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co.....
.....Lumberman's Bldg
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co..1025 Monadnock Bldg
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mchts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A.....
.....703 Merchants' Exchange
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
.....Maritime Bldg., 172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Truckee Lumber Co. of San Francisco
.....1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.....
.....268 Market

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co., The.....
.....432 Folsom
Garratt, W. T. Co.....
.....Fremont & Natoma
Harron, Rickard & McCone..416 Market
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co.....
.....Nineteenth & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, Geo. W. & Sons, Inc...
.....313 Folsom
Pierson, Roeding & Co.....
.....Monadnock Bldg
Sanitary Devices Manufacturing Co..
.....Sixteenth St. & San Bruno Ave
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co.28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....127 Shotwell
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold.....1760 Bush
Robinson Bros .....
.....Aronson Bldg., Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co.....
.....Nineteenth & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....
.....Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Sixth & South
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....
Toggery, The.....
....S. E. cor. Van Ness Ave & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....
.....Mutual Savings Bank Bldg
Harshall, A.....2053 Sutter
Jacobi, I. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros.....1438 Market
Reid, J. & Son.....
...Delbert Blk., Van Ness & O'Farrell
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. of Cal....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot.....2632 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....
.....Polk, bet. Sutter & Bush
New York Millinery, The.....
.....133 Van Ness Ave
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....
.....S. E. cor. Sixth & Brannan
Witter Medical Springs Co.....
.....Van Ness Ave & Turk

MINING COMPANIES.

Alaska Treadwell Mining Co.....
.....832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....1184 Market

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

MUSTARD MANUFACTURERS.

Burr, C. C.....1426 Filbert

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Saniter, L. & Sons..34 West Eldorado

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....1424 Gough
Palmer, Sid S.....20 Market
Ware, John H....307 Monadnock Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co.....
.....1160 Broadway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co.....
.....360 Sixth, Oakland

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co.....
..... 549 Howard
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills.....
..... 414 Montgomery
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Union Bag & Paper Co.....
..... 1059 Franklin, Oakland

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Fleishhacker, A. & Co.....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....
.....842 Thirty-seventh St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.....
..... 2476 Howard
Law, Herbert E.....Fairmont Hotel
National Pharmacy Co.....
.....957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co.....
.....Turk & Van Ness Ave
Cohl, Samuel..... 591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D..1944 Fillmore
Gibbons, Henry Jr., M. D.2405 Fillmore
Mann, C. S., M. D..P. O. Box 2144, S. F.
Montgomery, D. W., M. D.....
.....2419 California
D'Evelyn, Frederick W., M. D.....
.....2103 Clinton Ave., Alameda
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D..1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D..3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D.....636 Baker
Vecki, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....
.....1220-1224 Van Ness Ave
Bowers & Son..McAllister & Van Ness
Curtaz, Benj. & Son.....
.....1615 Van Ness Aae
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....
..... 689 Fourteenth
Sherman-Clay Co.....
.....1625 Van Ness Ave

PICKLE MANUFACTURERS.

Fisher Packing Co.....720 Capp

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co...
..... 139 Fifth
Western Meat Co..... Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spotorno .....
.....1212 Golden Gate Ave
Tiddy, Richard.....1119 Post

POWDER WORKS.

California Powder Works.....
.....2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....
..... Kohl Bldg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Dempster Bros.....437 Minna
Freygang-Leary Co.....1322 Howard
Gilmartin Co. The.....1228 Folsom
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock, C. A. & Co., Inc.....
..... 1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Nolan-Davis Co. The.....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.....
.....Market, near Montgomery
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Johnson, M.....
.....Hotel Robins, Post & Jones
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....
...Santa Fe Office, Monadnock Bldg
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Scheeline, S. C.....216 Pine
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin .....1026 Fillmore.
Wilson, A. W.....1814 Gough

PUELIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.

Commercial News Publishing Co....
..... 1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H.....
.....2046 Center St., Berkeley
Williams, E. C....Fifteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co....
..... 3116 Washington
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co....1209 Sutter
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C., Co.....423 Kearney
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg.
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R.....
..... California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co....1732 Fillmore
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co....1942 Fillmore
Bush, David & Son.....2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John .....1515 Bush
Cline & Duncan.....20 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer.....
.....573 California
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White.....719 Market
Dunbar, F. A.....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....520 California
Half Moon Bay Development Co.....
..... 1109 Post
Harrigan, Weidenmuller & Rosenstirn,
Inc..... 345 Montgomery
Healy & Gillespie..... 244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & Water Co.....
..... 950 Monadnock Bldg
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter

Kane & Co.....1913 Post
Kell Estate Co.....1209 Flood Bldg
Langrebe, McNevin & Jones.....
.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill.....
..... 1006 Merchants' Exchange
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....
.....Mutual Savings Bank Bldg
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon, O. L. & Co.....1256 Sutter
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry .....
.....1217 19th Ave., Sunset District
McNeill, D. R. Realty Co....498 Duboce
Nelson, Johnson & Co.....375 Bush
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Pollto, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....
.....131 Investors' Bldg
Realty Syndicate, The.....
.....1218 Broadway, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G. & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....484 California
Stine, O. C.....1515 Bush
S. F. & Suburban Home Bldg. Society
.....S. W. cor. Euclid & Jordan Aves
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Week, F. A. Realty Co.....Berkeley
Wehe, A. W.....1515 Bush
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman.....920 O'Farrell

REAL ESTATE AND INSURANCE.

Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....
..... Merchants' Exchange, 8th Floor

RESTAURANTS.

Arfsten, Elcher Co.....787 Market
Bay State Restaurant.....
.....Stockton & Market
Bergez, John .....
Blanco, A. B.....862 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant.....
.....Sansome & Sutter
Galindo, F. B....1018 Van Ness Ave
Hansen, H. B.....
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Nissum, James A.....
Petersen, Jacob.....9 Market
Pouchan, G. & Co.....
.....497 Golden Gate Ave
Ravn & Karstensen..Market & Steuart
Swaln Company .....1111 Post
Tait's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael

RIGGERS.

Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.....
.....1039 Merchants' Exchange
Pacific Refining & Roofing Co.....
.....Sixteenth and Mississippi

RUBBER GOODS.

Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co.....
.....Fourth & Washington, Oakland
Winslow, C. R. & Co.....
.....2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Monadnock Bldg
La Zacualpa Rubber Plantation Co..
..... 405 Monadnock Bldg

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, Brewster & McCabe.....
.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co.....
.....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.

California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....1247 Broadway, Oakland

SCREEN WORKS.

Quick, John W.....1218 Haight

SEEDS AND GRAIN.

Bowen, E. J.....1914 Webster

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS.

Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co..Eddy & Hyde
Steiger Terra Cotta & Pottery Works
..... Eighteenth & Division

SEWING MACHINES.

Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co.....
.....61 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave
Delano Bros.....
.....Spear, bet. Market & Mission
Shields, Thos... .....571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co.....
.....Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co.....
.....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..
..... 138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co...20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Fritch, J. Homer.....110 East
Gale Bros.....408 Davis
Grace, W. R. & Co.....
.....California, near Kearny
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co.....
..... 213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co.....
..... 690 Commercial
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, Otto.....1442 O'Farrell
Elvesser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co.....
.....Seventeenth, near Rhode Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne....1400 Fourth
Bonestell, Richrdson & Co....475 Sixth
Central Stationery & Supply Co.....
..... 1186 Market
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co.....
..... 42-44 Sutter
Standard Office Supplies Co.....
..... 603 Montgomery
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....
.....Seventeenth & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....
.....Jackson-St. Wharf
Capelle, Robert.....756 Van Ness Ave
Cook, Thos. & Son.....32 Powell
Ettore Patrizi & Co.....
.....23-25 Montgomery Ave
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Loveland, H. D.....1602 O'Farrell
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co.....
..... James Flood Bldg
Toyo Kisen Kaisha..James Flood Bldg
Monticello Steamship Co.....
..Clay-St. Wharf, N. end Ferry Bldg.
Northern Commercial Co.....
..Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental Steamship Co..
..... James Flood Bldg
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....
..... 1 Montgomery Ave

STEEL AND IRON DEALERS AND MANUFACTURERS.

Berger & Carter Co.....
..... Seventeenth & Mississippi
Doble, Abner Co...Fremont & Howard
Pike, C. W. Co.....9 Mission
Taylor & Spottswood Co.....
.....Nineteenth & Minnesota

STEVEDORES.

Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., The.....
..... 218 Thirteenth
Simmen, John .....1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works .....
.....Twentieth & Indiana

SURETY COMPANIES.

American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.

Walters & Co.....1608 Steiner

SURVEYING AND NAUTICAL INSTRUMENTS.

Leitz, The A. Co.....640 Commercial

SYRUPS.

Colonial Preserving Co.....
..... 3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth & Brannan
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....
.....Aronson Bldg., Third & Mission
Baumgarten, J. & Co.....
.....671 Golden Gate Ave
Ford, C. W. R. & Co.....
.....665 Golden Gate Ave
Reiss Bros. & Co.....1500 Post

TANNERS.

Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....
..... Spear & Mission&
Caswell, Geo. W. & Co....530 Folsom
Diepenbrock, Wilson Co.....
.....Sacramento, Cal.
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry....359 2nd, Oakland
Guittard & Co., Inc...Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co. .....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank...Pine and Montgomery
Pacific States Tel. & Tel. Co.....
..... Fell and Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co...607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co....
..... Kohl Bldg

TOWEL COMPANIES.

Galland Mercantile Laundry..317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. .....1600 Polk
Sadler & Co. .....143 Fifth

TRANSFER COMPANIES.

Union Transfer Co..Grant Av. nr. Geary
Wells-Fargo Express Co .....
..... Second & Mission

TRUNKS.

Hirschfielder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James .....1197 Post
Pacific Trunk & Bag Co. .....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bornemann, Geo. C. Co., Inc. .....
..... 516 Market
Revalk, R. E. & Co. .....432 Market

UNDERTAKERS.

Gray, N. & Co. .....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. .....959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.....
..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co.....
..... 513 Golden Gate Ave
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....568 Howard

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....
....N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co....531 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros. .....723 Market

WAREHOUSES.

Granger's Business Association .....
..... 622 Merchants Exchange
Haslett Warehouse Co., The.....
..... 105 Townsend
Lombard Warehouse Co., Inc.....
..... 204 California
S. F. Warehouse Co.....35 Second
South End Warehouse Co.....
..... Second & Townsend

WELL BORERS.

Lowe, J. W. .....710 Fell

WELSBACH MANTELS AND SUPPLIES.

Welsbach Co. .....357 McAllister

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co. .....
..... Townsend & Stanford
Bibo, Sam & Co..... 1213 Sutter
Bozio, O. .....1125 Laguna
Braunsehweiger Co. .....
California Wine Association.....
.....Third & Townsend
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce .....
..... 705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries .....19 Minna
French-American Wine Co.....
..... 1821 Harrison
Golden Eagle Distilleries Co.....
..... 257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co., Inc.....
.....Church & Market
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony....
.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I. .....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Lubben, John.....Drumm & Merchant
Lyons, The E. G. & Raas Co.....
..... 430-434 Bryant
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfaeffe, Eugene E. & Co.....
.....Fourteenth & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....347 Davis
Rosenblatt Co., The....Second & Folsom
Rhyner, Chas.....
.....S. W. cor. Folsom & Army
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....
.....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co.....
.....Fifteenth & Harrison
Siebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Distilling Co.....
..... 43 Clay
Swiss-American Wine Co.....
..... 530 Washington
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co.....
..... Van Ness Ave & Ellis
Wetmore, Bowen Co.....
.....111 San Pablo Ave., Oakland
Wichman, Lutgen & Co.....
Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co.....
.....Sixteenth & Folsom
Roebling's, John A. Sons Co.....
..... 202 Second
Pacific Steel & Wire Co.....
.1001 Twenty-second Ave. E., Oakland

WOOD DEALERS.

Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The .....68 Kansas
Lake & Co., Inc.....Ross Valley
Levensen Co.....145 Townsend

WOOL.

Koshland, S. Co.....126 California
S. F. Wool Sorting & Scouring Co....
..... 117 Geary
Tryon, E. H.....Monadnock Bldg

WOOLEN MANUFACTURERS.

Sheideman, B.....1540 Fillmore

WRECKERS.

Whitelaw Wrecking Co.....336 Main

Merchants' Association REVIEW

CIRCULATION 3000 COPIES.

Issued from the temporary headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, Editor.

THE MAYOR AND THE OVERHEAD WIRES.

The REVIEW, which has several times taken up the matter of unsightly poles in the streets of San Francisco, not to mention the dangerous and equally unsightly wires, reads with gladness the expression of Mayor Taylor on this question. Ultimately, of course, San Francisco will be wireless overhead, but this will take time. Even if the trolley wires on Market and other thoroughfares are placed underground the streets will still be marred by the leafless avenues of the telegraph and telephone companies. But the first step in this direction is the suppression of attempts to increase the number of poles now up. Here and now at the city's new start are the place and time to commence reform. The old adage about the ounce of prevention should be almost incorporated in the Charter amendments.

THE CHARTER AMENDMENTS.

The careful reading through of the Charter amendments published in this issue of the REVIEW is cordially commended to all members of the Association. It is a civic duty of all members to familiarize themselves with what is perhaps the most important work done by the Association. The Charter of the New San Francisco is no light matter; the amendments represent long hours of individual thought and general discussion, months of preparation, consideration and elimination. Not all of the amendments proposed and prepared have been presented. The Merchants' Association is conservative in plan and action as behooves the deeds of a powerful and dignified body, and only such amendments as were considered vital and probable to receive endorsement by the civic officials have been placed before them. To reiterate, all members should familiarize themselves, not merely with the synopsis, but with the actual text of the amendments.

OWNERS' SHORT-SIGHTED POLICY.

The approach to the city from the water front is still in pitiable condition. It is stated that the appropriation for the sewer is exhausted and that more money, some few thousands only, is needed to complete the work. This is not the real clog to the putting of lower Market Street in condition; the property owners constitute the hindrance. The City Street Improvement Company have the contract for asphalt repaving, but their work is impeded by the failure of property owners to pay deposits on their side sewer connections. It is not advisable to asphalt the street and then tear up the pavement almost immediately. This is what confronts us, however, if the property owners continue in their short-sighted policy of delayed payments, short sighted because the work that must be done at last will ultimately cost nearly twice as much as it would if completed now, before the paving people lay their asphaltum.

CRITICISM AND COMMENDATION.

Mr. Harriman is not the only keen-sighted visitor who has criticised the methods of San Francisco's rehabilitation. Many who have passed through and seen new and handsome edifices mounting here and there, with a section of completed sidewalk for a hundred odd feet and then a labyrinth of debris, cement barrels and odds and ends of lumber staging, go back to repeat what they say before they leave: "Wonderful—what has been done—but it is all private enterprise, all individual, higgledy-piggledy reconstruction. What is the city doing? Why don't you start with some system? Here on Golden Gate you are repaving. Why not on Market Street—why not on Kearny?" It is to be confidently hoped that the new civic administration will soon remedy such criticism. It undoubtedly will. It has shown signs of sane and safe ideas. Our credit has already been accorded higher rating since the new Mayor and his aids started work, and with their upholding by the courts progress will soon be made. San Francisco bonds will soon go begging no more. The inadequate police commission has been supplanted and the light of San Francisco's new dawn grows steadily brighter, rosier.

IMPROVING THE WATER FRONT.

The completed plans of Colonel Heuer, Engineer Corps, U. S. A. (retired), for the improvement of the San Francisco water front, make interesting literature. The plans include a succession of wharves, one hundred and eighty of them one hundred feet wide with one hundred and fifty foot slips between, accommodating three hundred and sixty of the largest ocean-going vessels at one time, will stretch over the eleven odd miles of water front from the Presidio to the county line. They are to be six hundred feet in length, built on concrete piers and supported by steel girders. The completion of the seawall, three miles of which have already been built, is included in the system. It includes the proposed and authorized acquisition of the Islais Creek basin, which will make room for fourteen more wharves surrounding a land-locked basin girdled by the extension of the Belt Line tracks. For this Islais Creek project, as will be remembered, a one million dollar bond election has been authorized by the Legislature. The total cost of Colonel Heuer's project is estimated at forty millions, but, as that gentleman points out, the entire amount is not needed at one time, but only as commerce demands extension. This figure does not include estimates on wharf, sheds nor track building. The plan in its entirety means sixty miles of berth room, laid out with a view to facility of approach both from the water side and railroad lines and spur tracks.

THE AMENDMENT COMMITTEE.

The committee of the Merchants' Association to whom is due the appreciation of the members for the long and arduous labor of preparing the amendments for the consideration of the Board of Supervisors consisted of James D. Phelan, chairman; F. W. Dohrmann, E. J. Morser, Allen G. Wright, and L. M. King. That their work has proven effective shows in the results of the Board of Supervisors' consideration of them. The total number of amendments submitted by the Association was twenty, of which thirteen were adopted, while two are still in doubt.

SAN FRANCISCO AND THE PUBLIC EYE.

Our city is much in the public eye these days and magazine articles by prominent writers prove our interest to the world at large. We have received much of both criticism and commendation, and however it may have appealed to us in the ways of verity, kindliness and fairmindedness, it has done us no harm to "see ourselves as other see us." A prominent Eastern weekly will shortly have an article by a special writer who has been spending several weeks here studying his subject—the Japanese question as related to the Pacific Coast in particular. Mr. Will Irwin, the writer, hails from San Francisco originally and his story in Collier's should be watched for with interest.

EDITOR OF THE REVIEW RETURNS.

After the next issue of the REVIEW, Mr. Frank Morton Todd, who has been on a six months' vacation, will reassume editorial charge of the paper. Mr. Todd has spent several months in Honolulu, and returns with renewed vigor to the assumption of his editorial duties.

SAN FRANCISCO
PUBLIC LIBRARY

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 11 SAN FRANCISCO, CAL., SEPTEMBER, 1907. No. 133

The Hotel St. Francis, now approaching complete renovation—the new third wing shows to the right with the temporary "Little St. Francis" in the foreground.

The Hotel St. Francis claimed, in the ante-conflagration days, to hold attractiveness from its proximity to the shopping and amusement district. The development of the past few months has shown that the hostelry will once again be close to the heart of the civic center. The St. Francis, with the exception of its new third wing, will soon be ready for the accommodation of guests.

The Merchants' Association Urges Universal Candidate for the Mayoralty.

Urges the Paramount Importance of Setting Aside Persons and Party Politics.

The committee of the Merchants' Association appointed by the Board of Directors to endeavor to induce the various political parties of San Francisco to nominate one candidate for Mayor at the coming conventions presented the following resolutions to a special meeting of the board on Tuesday, September 17, at which time they were adopted:

Whereas, Conditions in San Francisco at the present time are such that the elimination of all personal and partisan consideration is absolutely necessary; and, whereas, we believe that it is of the highest importance that we be able to show to the world that the three political parties are united for the best interests of the city; and, whereas, we believe further that the great majority of the delegates to the three political conventions are in favor of uniting upon a candidate for Mayor who is capable of coping with the great problems confronting us; therefore, be it

Resolved, That the Merchants' Association earnestly appeals to the said nominating conventions to appoint a conference committee of five from each to the end that such conference committee agree upon a common candidate for Mayor to be voted at the coming election; and be it further

Resolved, That a copy of these resolutions be transmitted to the Labor Council, the Building Trades Council, the Merchants' Exchange, the Chamber of Commerce, the Board of Trade, the San Francisco Real Estate Board and the Manufacturers' and Producers' Association with the request that they take similar action.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ANDREW M. DAVIS, Vice-President.
L. M. KING, Secretary.

The Japanese Question--Does the Ingress of the Mikado's Subjects Constitute a Menace to Californian Industries?

A Sidelight on the Question Which is Agitating Not Merely the Pacific Coast But Has Swelled From a National to an International Issue.

The Japanese question, meaning the migratory aggression of this island race, is a wide one. It has long interested scientists who have viewed the extension of the Japanese as a matter of geographical necessity. Conditions in Japan, broadly speaking, are parallel with those of England some hundred years ago. Given an island people with sufficient force to prevent the invasion of their own territory, with sufficient vitality to increase its number, with sufficient ambition to seek to keep level with the advances of civilization; the matter of over population, the necessity for acquiring new territory, was but a question of time.

The sudden and recent elevation of Japan to the dignity of a recognized world power has unquestionably forced the issue. Should China also awake from the long sleep of centuries, as symptoms might suggest, both Japan and China will present the unique spectacle, upsetting the petted theories of many historians, of ancient civilizations that have dropped behind in the race but have retained sufficient vitality to suddenly spurt up to the leaders.

In the light of Japan's recent victories it has been mooted by many that she believes herself capable of acquiring territory by force of arms for her surplus population. In the meantime her sons, invited first to fill the gaping ranks of laborers in American possessions, have relieved the pressure in their home country, and the question whether they are liable, under the facile laws of the United States, to become land owners may perhaps be regarded as the very marrow of the Japanese question, particularly as concerning the Pacific Coast.

When the rise of the Japanese from comparative obscurity was first peremptory of notice there were many who styled them great assimilators, great copyists, but not originators. That they are worthy of the last title has been most effectively proven by their achievements in medical science alone, and their power of assimilation is almost as great an asset.

Compared with the hordes who, with every steamer, invade New York and swell the ranks of sweatshop workers, miners, railroad hands and the lower orders of labor, the Japanese shows far greater ability to accustom himself to foreign customs and ultimately profit by them. The Italian immigrant soon fits into Greater New York manners and ways, becomes a proprietor of various industries, from bootblacking to banking; so do some other nationalities, but the great majority of Huns, Slavs, Lithuanians, Poles and their ilk seldom rise above the level of their first employment.

Not so the Japanese, albeit the immigrant is oftenest of the coolie type, or of the very

New Montgomery Street—Italian Bank Building in foreground.

lowest class of dealers in limited stocks of merchandise. The very impulse that brings him so far afield shows, of course, the germ of enterprise. He comes, a laborer, clad in kimono and eating the sparest diet. Rice, even, to many of them is a luxury at home. Give him three months and he has struck for higher pay, give him six months and he wears American garments with proper regard to the smallest detail, but he buys them from a fellow countryman, and the money secured from American wage-payers circulates solely in Japanese channels. Give him a year and he aspires to lease a store, a lodging house, a ranch; give him three years and he aspires to own it, and often does. And therein lies what peril there may be to Californian industries.

To make the application, an Eastern writer of note, born a Californian, has recently left here to write an article for a popular publication on the Japanese question. Talking mutual experiences over with him the writer found that similar opinions and points of view had been arrived at. One of them was the vastly different mode of life between the Eastern and Western agriculturist, setting aside the questions of climate and varying crops.

In the East the farmer toils from early morn to dewy eve; so do his children, so his wife and his sisters, his cousins and his aunts if they are living with him. The farm chores are done by the men in common, the ploughing, the seeding and the harvest. The women accomplish strenuous feats of industry for hungry men, raise poultry and tend a dairy. Holidays are few, times for self-development along the lines of culture far between. Old age comes quickly and finds a frame from which the utmost has been drained in vitality.

In the West an owner of a paying orange grove, vineyard or orchard is often actively engaged in the exercise of a profession remote from ranching, lives in a different community from his holdings and perhaps sees it but once or twice a year as superintendent. Or, if he lives on his property, the ranch house is fitted with the most modern conveniences, electricity, telephones, an atmosphere of comfort and elegance. He rides to town in an automobile, his wife enjoys society, his sons and daughters go to college. His bank account is larger and acquired with less effort.

One very excellent reason for this state of affairs is that for years the Californian has enjoyed "*ideal labor*," labor practically feudal in its nature, the labor of the Chinaman, cheap and effective, and to a great extent unambitious. The Chinaman never struck for higher wages, for the highest wages, at crucial moments, as does the Japanese; he did not attempt to become a property owner, or did he endeavor to engineer a corner in the potato market.

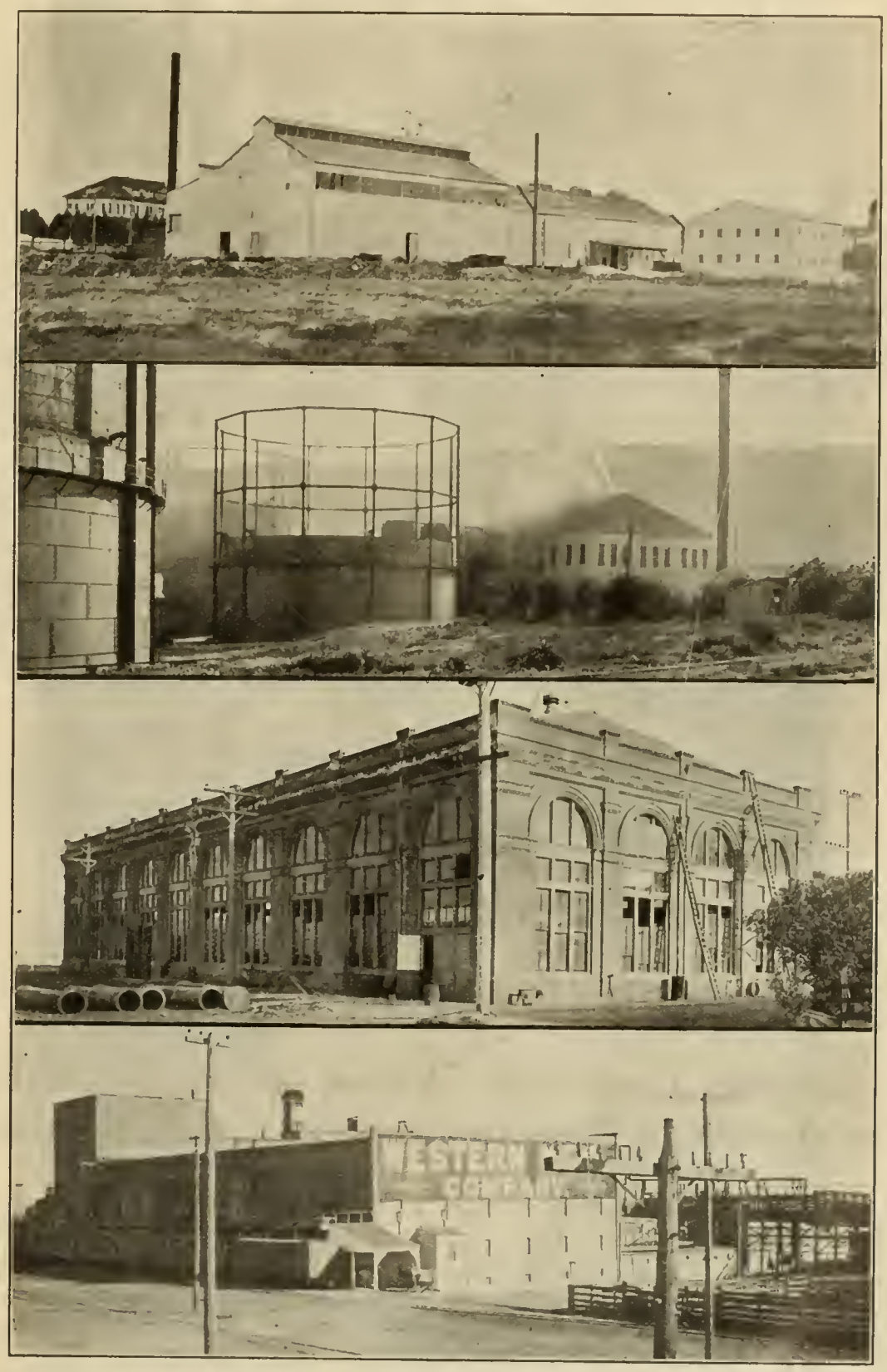
The changed conditions of labor have already diminished the profits and increased the troubles of California ranchers. Japanese labor is no longer cheap. What will occur when the Japanese, as owner of his own ranch, enters into open competition with California growers? He can live more cheaply, though he will no longer work under price.

That the Japanese can and does become a property owner when opportunity offers is self-evident in California, and is becoming a prominent fact in Oregon and the rice lands of Texas by purchase, and the unrestricted immigration of Japanese with the rights of becoming American citizens and taking up public land is a grave question indeed for the Westerner, in whose realms lie the undeveloped lands.

Whether a remedy is needed, what such a remedy might be, is aside from the scope of this article. To the merchant, as to the rancher, comes the stress of Japanese competition and the concentration of the money of those purchasing at Japanese stores. The competition is not aggressively dangerous yet. Aside from strictly Oriental goods the purchasers are largely fellow countrymen. But in the experience of Honolulu these conditions will not remain. The cheaper cost of living, the adaptability of the Japanese to put up with confined living quarters enables the price of merchandise to be reduced, and, under ordinary conditions, purchasers are attracted from all nationalities. This was the case in Honolulu, and complaint voiced itself in an appeal to unionists not to deal at Japanese stores. The trouble was emphasized by the increasing activity of the Japanese in such lines as hat, shoe and shirt manufacture.

But perhaps the competition must be regarded as inevitable in the world's progress. Perhaps despite difference in color and difference in commercial customs and financial methods the Japanese will be found to be a good citizen. The question is but now developing. In true Californese, *Quien Sabe?*

The Homes of Some Industries that Mark the Rehabilitation of San Francisco.



1—Plant of the American Jupiter Steel Company. 2—Gas Tanks of Electric Power Plant and Electric Company. 3—Powerhouse San Francisco Gas and Electric Company. 4—Plant of the Western Meat Company.

Looking down Geary Street, showing reconstruction since the fire 17-story building on the right.

American Trade in Australasia.

Mr. Charles Carpenter Writes on the Possibilities for American Manufacturers in the Antipodes.

Among the export markets manifesting a growing demand for American goods, the countries least known to American manufacturers are Australia and New Zealand. This is due principally to the great distance which separates Australia from the United States. Owing to the geographical location of the vast continent of Australia, direct mail communication can be had only from our Pacific Coast, with the result that many of our Pacific Coast manufacturers have long appreciated and studied the wants of Australian buyers, while manufacturers in our Eastern States have for the most part contented themselves with the trade that has reached them unsolicited. There is, of course, much excuse for this when we consider that the distance from New York to Melbourne is approximately 12,000 miles, and that there have been in the past many profitable markets much nearer home. But there are reasons why American manufacturers should pay greater attention to Australasia. For one thing, she is a big country, with an area larger than the United States by some 25,000 square miles. Then, again, in proportion to her population she is the greatest consumer of imported goods in the world. And one reason why she imports so much is because she is not a manufacturing country. She is rich in minerals, but as yet the production of iron and steel is practically nil. Of this imported trade Great Britain gets the largest share, but the United States comes next, and many of her manufacturers, alive to the situation, have their own representatives in Sydney and Melbourne. American builders' hardware is rapidly replacing the ancient types of British locks and fittings; foresters work almost exclusively with American axes; American glassware is finding its way throughout the entire country; the land is tilled and crops harvested with American implements and machinery. * * * American clocks, bath tubs, chairs, desks, lawn mowers, incubators, guns and rifles, razors, lamps, watches, cash registers, saws, cameras, phonographs, windmills, shovels, whips and paints contribute their share to the swelling of the imports. Indeed, pages could be filled with a list of American-made goods that do or would find a ready market in Australia.—Charles E. Carpenter in the American Exporter.

The Newspapers and the News

Public Taste, Long Educated in Sensational Journalism, Now Demands It.

THE NEWSPAPERS' POINTS OF VIEW.

Around all strenuous times, be they those of war, rumors of war, riot, disaster or election, the newspapers of a big city are always in bad odor with some class of readers. The local press has been deemed by some responsible for the excessive notice taken of the Japanese question in San Francisco which has so largely grown beyond local handling. They have been charged with partisanship in regard to the graft prosecution, the question of the striking unionists in varied lines and now are in trouble of some sorts over expressed opinions on politics.

The newspaperman, be he cub reporter, star writer or desk man, has at the start of his career been inoculated by the hydrophobic microbes of story getting. From the man who scents a story, the often excited individuals who provide it, the man who writes the headlines, all are eager to play it up for a sensation. It is a far, far better thing to write of war—impending and terrible—than a conservative article on civic government, from the newspaperman's standpoint. And, from years of this diet, the reader comes to like the seasoning of excitement. Primarily a newspaper is a money making institution to which circulation is the breath of life. Readers must be pleased that papers be bought, advertisements secured and expenses paid. Thus, though some publications lean more to one class than the other, all readers must have something to suit them and the general tone is feverish, the atmosphere artificial. The star-salaried special writer of to-day is usually the "politician" of the staff, the man who knows the politics of the paper and its owner's and works along those lines. Of course, the fight expert and the baseball man rank high, but the days when papers in America were bought and read for their editorials, has largely passed and the headlines and the pictures sell the edition.

All of which, however, does not lessen the glorious vision that would rise of civic progress if the papers would substitute principle for politics, news for sensations and keep editorial comment and conviction away from the news columns.

THE ASSOCIATION AND THE POLITICAL QUESTION.

Some people have concluded that the Merchants' Association has entered politics. In the true meaning of the phrase—the science of government—it has. The directors by many efforts of late have striven for the adoption of one man for Mayor of the city. Other bodies have found it advisable to name a choice, the Association Board has conservatively refrained from affiliation with any person or party and stands at the head of its potential membership for the throwing aside of party politics of personal feelings or the

good of the city and the firm establishment of civic credit. It is a fact that the East saw, with renewed confidence, the throwing from office of the grafters and the establishment of earnest, upright men. That such confidence will be shaken by any radical change, and appearance of the return to power of those who may seem affiliated with the late dishonesty, is also certain. A unanimity of purpose, the joint nomination of one man by San Francisco conventions means much to the way of new credit and capital. It seems inconceivable that any thinking man can dispute this. The only thing that remains to be done is to throw off party and if all other things after the conventions point to split nominations, for every man, regardless of party and of practice, to vote for the man most calculated to restore confidence—a big majority at the polls will show the world that San Francisco is no longer divided against itself. Who that best man will be, the end of the month will show in the results of the conventions. Then the choice must be made if no agreement is reached before hand.

What the City Is Worth To-Day

San Francisco Property Rated By Auditor at $429,866,609.00.

The annual financial report of the Auditor shows the present value of the various classes of property in the city and county and the amount of the outstanding bonded indebtedness of the city. The figures are both timely and interesting. The city property broadly speaking is worth four hundred and thirty millions, its indebtedness, three and three-quarters. The details follow:

Value of real estate other than city and town lots, $3,891,190.

Improvements thereon, $727,150.

City and county lots, $256,798,616.

Improvements thereon, $66,088,051.

Total value of real estate, $260,689,806.

Total value of improvements, $66,815,201.

Value of personal property, $68,381,156.

Money and solvent credits, $33,746,680.

Total value of foregoing property, $429,632,843.

Value of railroads as assessed by State Board of Equalization, $233,766.

Grand total value of all property, $429,866,609.

Total value of mortgages, trust deeds and other debt obligations assessed, including university mortgages, etc., $65,055,866.

Assessed value of mortgages held by University of California, Deaf, Dumb and Blind Asylum and other State institutions, $63,000.

Rate of taxation on each $100 of assessed property valuation—State, $0.445; county, $1.415; total, $1.86.

Bonds outstanding September 1, 1907, $3,867,100.

Cash in the county treasury applicable to payment of indebtedness, $78,375.72.

Total debt, $3,788,724.28.

A Fight With a Newspaper in England

How the Charges of Yellow Journalism Were Confuted by a British Corporation.

In this country we apply the opprobrious epithet "trust" to almost anything that we are afraid of or don't like. It is too promiscuous to be libelous. But in England it is different. Last fall the soapmakers of Great Britain formed a combination for the purpose of checking competition and curtailing advertising expenses. These aims being contrary to the interests, certainly of the newspapers and presumably of the public, the former aroused the latter to an attack by means of the boycott. The "non-trust" soaps were given free and extensive advertising. People declined to buy the favorite brands that they and their ancestors had used for a century, and refused even to enter the shops where they were sold. As a result of this vigorous action the soapmakers promptly repented of their incursion into what is known across the water as "American finance." Regretting that their benevolent aims had been so misinterpreted, they dissolved whatever combination or mutual agreement they had.

But the yellow journals crowed too soon over their victorious defense of the rights of the people. William Hesketh Lever, who makes Sunlight Soap and attempted to make the combine, had a reputation of value to himself, being the liberal member of Parliament for the Wyrrol division of Cheshire. He brought suit for libel against the Harmsworth papers, the London Daily Mail and Evening News, which had charged Lever Bros. with establishing a trust and also cutting down on the weight of their bars of soap. The Levers produced evidence in court that their sales had fallen off $200,000 the first week after the Harmsworth attack, and that they had lost a million dollars in consequence of the reduction of their sales and the value of their stock. The defendants put in a plea of justification, but after two days agreed to withdraw their charges and pay $250,000 damages and the costs rather than await the verdict of the court. If all the newspapers in this country had to pay $250,000 every time they accused a business corporation of forming a trust or of fraud, without being able to prove it, some of them would in time be driven into bankruptcy.—The Independent.

Kearny Street, near Market

American Tariffs and Industries as Applied to Foreign Factures

An Expert's Opinion on the Inroads of American Manufacturers Upon Products of the Old World.

Sir Caspar Purdon Clarke, art director of the Metropolitan Museum of Art and an Englishman of note, has recently returned from an extended trip abroad taken on behalf of the museum. While traveling in Europe Sir Caspar had exceptional facilities for comparing the working of various tariffs. He has taken a keen interest in American affairs since his acceptance of his present position as art director, and has made a thorough study of American industrial questions. He is well informed on all matters pertaining to manufacturing both in this country and abroad. In an interview given to a representative of American Industries Sir Caspar said:

"It may seem presumptuous for a foreigner, an Englishman not even naturalized, to discuss such an important subject as the American tariff, but I will give as an excuse my deep interest in the marvelous industrial development of this great country. Americans must not think that matters of tariff concern only themselves. Every move made by your leaders on questions connected with the tariff is eagerly watched by economists abroad. I would venture to say that the progress of the present action of your manufacturers' association is discussed almost as fully in the European capitals as it is here.

"A high protective tariff, more vigilance on the part of manufacturers in their export business, and a general awakening to the great opportunities offered by foreign markets are questions of great moment to the American manufacturer. These manufacturers—the alert ones—are doing a business of great volume in England and on the Continent, and the prospects for continued prosperity were never better than at the present time.

"Protection, and high protection at that, but fully equalized, is what the Americans need. The present gross inequalities should be remedied and all schedules based on a fair valuation of individual industrial needs. The American manufacturer owes it to himself to take a decided stand for tariff revision and I was glad to learn that your Association passed unanimous resolutions demanding the appointment of a non-political business-like tariff commission. Where high protection is required, for instance, is in cases like the automobile industry. In my opinion the duty on foreign automobiles should be increased to 100 per cent, or placed at even a higher figure.

"American machines rank with the best in the world, and with a high duty on imported machines and the American market stimulated, it would be a matter of only a short time before machines made in the United States would be in demand all over Europe. For durability and comfort the American car has no superior. It has shown marked improvement of late and is rapidly increasing in favor abroad.

"In Switzerland, the home of the watch, I found an American watch concern doing a business of vast proportions. The watches have stood the test and are giving satisfaction and the company finds its foreign trade very profitable. What the watchmakers can do other manufacturers can accomplish, and I see no reason why all lines of manufactured articles should not find a ready market abroad. Right here in New York City there are concerns manufacturing tapestries that are the equal of anything to be had abroad. In design and quality of texture these domestic goods are all that could be desired, and it is foolish for Americans to go abroad in search of rare tapestries when they are to be had at their very doors. In New Jersey in many of the towns, Paterson in particular, there are silk factories producing brocades as good in every respect as the European article.

"To encourage these manufacturers and to protect their business I am heartily in favor of placing a high import duty on all tapestries and silks of modern manufacture. I would suggest that all articles of this nature manufactured since the year 1800 be taxed at a high rate, but that all designs made prior to this time be allowed to come in duty free.

"The manufacture of silks and tapestries in the United States is to a certain extent a new venture, and the workmen and manufacturers should be given every opportunity to profit by the experience of centuries of the foreign makers. With no tax on rare old specimens of tapestries and brocades, the American manufacturers could import them and their workmen would have the opportunity to examine these masterpieces. It would prove an inspiration to them and would greatly aid designers in getting up artistic patterns that would vie with the most famous of the old masters of the other side. The free importation of such articles could hurt no one. It certainly would be of benefit to the domestic manufacturers and even union labor could have no reasonable ground for complaint, as the importation of an old tapestry would interfere in no way with the work of the stone mason, the carpenter or the walking delegate.

"As I have said before it is only right that American industries should be amply protected by a tariff, but I do believe in the free importation of rare antiques that would tend to improve the artistic in American manufactured products. American manufacturers are turning out products of great durability and of an excellent quality of workmanship, but in some respects they lack the artistic effect which comes only after long study and experiment. For this very reason the Government should do all within its power to aid its manufacturers, who are the backbone of the nation, to reach the highest pinnacle of success from an artistic standpoint.

"If the Government feels that it can not afford to lose the duty on works of art that are brought into this country every year, by collectors and others, why not compensate by increasing the present tariff on many articles of foreign manufacture of modern date? I would suggest that the duty on automobiles be placed even as high as 200 per cent in order to preclude a falling off in the customs receipts should antique works of art be allowed to enter free."

With a prohibitive tariff on foreign machines the wealthy Americans would soon turn to their home manufacturers, and then it would be but a step to European trade. Americans are purchasing quantities of manufactured articles abroad when they can get the same commodities at home. Articles of domestic manufacture are cheaper and better than European.—*American Industries.*

In the banking and mercantile district—California Street.

OFFICIAL LIST OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.)..... President
Andrew M. Davis (The Emporium)..... First Vice-President
Hartland Law (Fairmont Hotel)..... Second Vice-President
Byron Mauzy (B. Mauzy Piano Co.)..... Treasurer
Gustav Brenner .....
H. P. Postlethwaite..Holmes Lime Co.
J. A. Eveleth.....Eveleth-Nash Co.
F. J. Koster...California Barrel Co.
C. K. McIntosh..S. F. National Bank
F. G. Sanborn Bancroft, Whitney Co.
G. W. Spencer Boardman & Spencer
Robert H. Swayne..Swayne & Hoyt
David Bush.....David Bush & Son
A. H. Vail.....Sanborn, Vail & Co.
I. O. Upham.....Isaac Upham Co.
L. M. King ..... Secretary and Superintendent
F. W. Smithson.....Asst. Secretary
Wright & Wright.....Attorneys
Allan Dunn.....Editor Review

STANDING COMMITTEES.

Public Affairs—Hartland Law, Chairman; F. J. Koster, R. H. Swayne, Geo. W. Spencer, David Bush.

Publicity and Promotion—A. H. Vail, Chairman; I. O. Upham, J. A. Eveleth, F. G. Sanborn, H. W. Postlethwaite.

Trade and Finance—Andrew M. Davis, Chairman; David Bush, C. K. McIntosh, Byron Mauzy, Gustav Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

The Merchants' Association is making every effort to restore its directory of members, but it is dependent for success upon the members themselves. If your present address is not here, in correct form, send it at once to L. M. King, Secretary of the Merchants' Association, 1233 Merchants' Exchange, San Francisco, and it will be inserted in the next issue.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... Monadnock Bldg.
Crook Audit Co., The..... 431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Barrow, Wade Guthrie & Co..... 787 Market
Cal. Society of Certified Public Accountants .....130 Investors Bldg., 787 Market
Herrick, Lester & Herrick..... Merchants Exchange Bldg.
Jansen, F. Bromley...Monadnock Bldg.
Lomax, W. B.....489 Golden Gate Ave.
McLaren, Goode & Co..339 Montgomery
Price, Waterhouse & Co..... 528 Monadnock Bldg.
Ruckstell, John R..Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E.....715 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co.....34 Kearny
Tuttle Lauren T.....332 Delbert Blk.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co....809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co..... Merchants Exchange
Colley, C. J.....731 Monadnock Bldg.
Curlett, William .....1008 Mutual Savings Bank Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Leonard, Jos. A.....201 Euclid Ave.
Maggs, Herbert B.....125 Alpine
McDougall Bros.....755 Devisadero
Meussdorffer, C. A..446 Monadnock Bldg.
Meyer & O'Brien.....Midway Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Paff, Chas..... Merchants Exchange
Pelton, John Cotter.....1767 Geary
Reid Bros.....Claus Spreckels Bldg.
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....16 First

ART GLASS.

California Art Glass B. & C. Works..
.....938 Howard, bet. 5th & 6th

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co..... Mission, bet. 4th & 5th
Schussler Bros..... 1218 Sutter
Vickery, Atkins & Torrey..... 1744 California
Volz & Freese.....947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros. .....2d, adjoining Wells-Fargo Bldg.

ASBESTOS GOODS.

Johns, H. W., Manville Co....180 Second

ASSAYING.

Weissbein Bros. .....2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton.....Kohl Bldg.
Bancroft, Philip.....Monadnock Bldg.
Bartlett, Louis.....1420 Sutter
Bartnett, W. J.....1921 Fillmore
Blakeman, T. Z.....1007 Gough
Chamberlain, J. P.....
Feigenbaum, Sanford..Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....1748 Pine
Humphrey, W. H..... Union League Club
Hutchinson & Hutchinson...Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Monadnock Bldg.
Kierulff, T. C....621 Monadnock Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....Call Bldg.
McCutcheon, Edw. J..... Merchants' Exchange
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck..... Crocker Bldg.
Naylor, Chas. E.....1535 Buchanan
Page, Chas.,.....2518 Pacific Ave.
Palmer, Brooks.....1535 Franklin
Peixotto, Edgar D....Union Trust Bldg.
Pillsbury, E. S.....Kohl Bldg.
Son, Chas. A..... 2124 Broadway
Smith, Sidney V..... Security Sav. Bank Bldg.
Thomas, Gerstle, Frick & Beedy..... 787 Market
Van Fleet, W. C.....2319 California
Wise, Otto Irving..... 1909 Sutter
Wolf, E. Myron.....602 California
Wright, Allen G., Attorney..... Merchants Exchange
Wright, Allen G..Merchants' Exchange
Wright, George T..... Merchants' Exchange

AUCTIONEERS.

Chase, Fred H. & Co..... Valencia, near 16th
Ordway, W. C.....6th & Yuma
Spear, E. S. & Co.....24 Fell

AUTOMOBILES.

Leavitt, G. W., Co..Golden Gate & Hyde
Pioneer Automobile Co..901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co..... Sansome & Vallejo Sts.
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co..Eddy & Fillmore
Young & Swain Baking Co..... 1433 Devisadero

BANKS & BANKERS.

American National Bank ..... Merchants Exchange Bldg.
Anglo-Californian Bank, Ltd..... Pine & Sansome
Anglo-Californian Bank, Ltd..... Mission Branch, 2049 Mission
Bank of California.....422 California
Bank of Italy of San Francisco..... 632 Montgomery
California Safe Deposit & Trust Co.. .....California & Montgomery
California Safe Deposit & Trust Co.. .....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co.. .....Uptown Branch, 1740 Fillmore
Canadian Bank of Commerce..... .....California & Sansome
Central Trust Company..42 Montgomery
Citizens' State Bank.....1447 Fillmore
Crocker National Bank of San Francisco.....Post & Market
Donohoe-Kelly Banking Co., The.... 100 Montgomery
French Savings Bank.....106 Sutter
German Savings and Loan Society... 526 California
Hibernia Savings and Loan Society.. .....McAllister & Jones
Humboldt Savings Bank....626 Market
International Banking Co..... .....Montgomery & California
Italian-American Bank..... .....Montgomery & Commercial
London, Paris and American Bank... .....Sansome & Sutter
Market Street Bank, The..7th & Market
Mechanics' Savings Bank..... 143 Montgomery
Mercantile Trust Company of San Francisco .....464 California
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bank of San Francisco .....708 Market
National Bank of the Pacific..Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....Kohl Bldg.
Savings and Loan Society..... 101 Montgomery
San Francisco National Bank..... Merchants' Exchange Bldg.
San Francisco Savings Union..... .....Montgomery & California
Seaboard Bank .....24 Market
Security Savings Bank..316 Montgomery
Swiss-American Bank....1432 Fillmore
United States National Bank..... .....Bush & Fillmore
Union State Bank...Van Ness & Fulton
Wells-Fargo-Nevada National Bank of San Francisco.....Union Trust Bldg.
Western National Bank of San Francisco .....Powell & Market
Yokohama-Specie Bank.515 Montgomery

BARBERS.

Greenberg, F. L.....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros.....672 7th, Oakland

BAZAARS.

Charlton, E. P. & Co.....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Enterprise Bottling Co.....2745 16th
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....26 Fremont
Heins, Alex., Belting Co..2413 Harrison

BICYCLES.

Christoffer, C. M.....528 Stanyan
Lee, W. E.....504 Stanyan

BILL POSTERS.

Varney & Green..... ...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Works..... .....Cor. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch..... .....565 Market
Elder, Paul....Van Ness Ave. & Bush
Hanak & Hargens.....426 Fulton
Upham Co., Isaac.....104 Battery
Robertson, A. M.....1539 Van Ness Ave.
San Francisco News Co..... .....1711 San Pablo Ave., Oakland
Swinyer, W. W.....417 Montgomery
Whitaker & Ray Co.....141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht ..... Valencia & 26th
Cahn, Nickelsburg & Co..... .....851-853 Folsom
Helm, F. L.....1556 Fillmore
Koenig Shoe Co., The....1541 Van Ness
Kutz, G. M. Co.....18th & Bryant
Mauzy & Reid Co.....Mission near 2d
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co..Geary & Fillmore
Rosenthal's, Inc...O'Farrell & Fillmore
Sommer & Kaufman.1430 Van Ness Ave.
Sullivan Shoe Co.....1184 Market
United Workingmen's Boot & Shoe Co. ..... 25th & Bartlett
Williams-Marvin Co.....642 Howard
Wolf, H., & Bro....Fillmore near Geary
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

Korbel Box Factory.....2014 Bryant

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing & Malting Co..... ..... Eighteenth & Florida
Wunder Brewing Co..... .....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co.....530 Chestnut
Illinois & Pacific Glass Co.....
..... Fifteenth & Folsom

BRICK MANUFACTURERS.
California Brick & Clay Mfg. Co....
..... 223 Monadnock Bldg.
Patent Brick Co, The...Merrimac Bldg.

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co.....
..... Monadnock Bldg.

BROKERS—COFFEE.
Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....407 Washington
Heise, Chas. Ed., & Co.....
.....Sansome & Washington Sts.
Mayhew, F. E. & Co..536 Washington
Mattoon & Co.....409 Battery
Reed, George W.....511 Washington
Swayne, Hoyt & Co....Battery nr. Clay

BROKERS—DRUG.
Clegg, Serwe & Prien.....528 Third

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....91 Sacramento
DuVal, W. M. & Co..Monadnock Bldg.
Maillard & Schmeidell.....
.....S. E. cor. Sacramento and Front
Page Bros.....414 Montgomery
Stone, B. F., Jr., & Co....90 Sacramento

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington.....Parrott Bldg.
..... 502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre .....
..... Merchants Exchange Bldg.
Goldman, Max .....339 Bush
Hopkins, J. P.....332 Bush
Irvine, James .....312 Oak
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co.....420 California
Rehfisch & Hochstadter..2669 California
Sternberg, Frank R.....115-339 Bush
Toplitz. Jos. B.....339 Bush

BROKERS—TICKET.
Ottinger, A.....Market and East

BROOMS, BRUSHES AND WOODENWARE.
Van Laak Mfg. Co.....
..... Harrison & Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS.
Continental Building & Loan Assn...
..... 211 Church
Pacific States Savings & Loan Company ..... 569 California

BUILDING CONSTRUCTION.
Ferrolite Co. ..... Chronicle Bldg.
Gilbreth, Frank B.....Atlas Bldg
Levy, Oscar S.....15 Second
Richards-Neustadt Construction Co..
..... 237 Monadnock Bldg.
Waterhouse and Price.....228 Oak
Holden-Deuprey Co.....1665 Mission

BUILDING MATERIALS.
Willkomm, A.....Midway Bldg.

BUTCHERS.
Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George.....1810 Bush
Decourtieux, A.....11th & Market Sts
Finke, Fred H.....10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taafe, Wm. Co..5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
.....315-319 Bryant

CAN MANUFACTURERS.
American Can Co.....7th & Townsend

CANNED GOODS.
California Fruit Canners' Ass'n.....
..... 436 Sansome
Hunt Bros Co.....Haywards, Cal.
Spanish American Food Co....180 Erie

CAPITALISTS.
Bishop, Chas. R.....
.....University Bank Bldg., Berkeley
Borel, Ant. & Co.....Kohl Bldg.
Brittan, N. J.....Pacific Union Club
Center, John.....2828 Sixteenth
Dean, W. E.....818 Kohl Bldg.
Delger, Edward Frederick .....
.....3740 25th St., Oakland
Denman, James .....3808 Clay
Fontana, Mark J....1st & Filbert, Oak.
Hopkins, E. W.....735 4th
Levy, H. M.....1302 Post
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
Spring Valley Water Works.....
..... Sutter & Franklin
Thomas, H. W.....268 Market
Thompson, R. R..436 Montgomery Blk.
Upham, Isaac .....104 Battery
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell
Robinson & Gillespie.....2447 Sutter

CARPETS.
Gullixson Bros., Inc.....14th & Church
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co....1638 Fillmore
Walcom, Geo. Co.....637 Turk
Walter, D. N. & E. Co.....
..... Sacramento & Van Ness

CARPET CLEANING WORKS.
Spaulding, J. & Co.....911 Golden Gate

CARRIAGE COMPANIES.
United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co.....732 Brannan
Larkins & Co..Guerrero, bet. 14th& 15th
Schindler, H. B. & Co.....172 Spear
Studebaker Bros. Mfg. Co.....
..... Tenth & Market
Wertsch, Wm..... 24 Page
Willey, Frank D.....
.....Fell, bet. Van Ness & Polk

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W.....931 Ellis

CASH REGISTERS.
Autographic Register Co. of S. F.....
..... 38 Clementina
National Cash Register Co., The....
.....1283 Golden Gate Ave.
Pacific Coast Cash Register Co.....
..... 16 City Hall Square

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con....
..... 1024 Franklin

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHAMPAGNE.
Greenway, E. M.....Kohl Budg.
Kessler, Geo. A. & Co.....
..... 999 Monadnock Bldg.

CHARCOAL.
Pacific Guano & Fertilizer Co., The..
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.
Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co.....
....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....15 Powell
Blaskower, M., & Co.....
.....1117 Van Ness Ave
Cahen, Sig.....Market near Stockton
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly.....182 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Parry, J. S.....224 Eighth
Plagemann, H., & Co.....
..... 403 Golden Gate Ave.
Rinaldo Bros. Co.....1642 O'Farrell
Scheuch, L. .....
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.
Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.
Weil, Wm. M.....221 FeH

CLOAK AND SUIT HOUSES.
Cailleau, Armand, Inc. .....
..... Van Ness & California
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House....
..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.
Alexander & Danziger.....933 Post
Atkins, Robert S....11110 Van Ness Ave
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co.....
..... Van Ness Ave & Pine
Hirsch Bros. .....2009 Fillmore
Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Keilus, Chas., & Co., King Solomon's Temple .....Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Mandel, Welner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis.....32 W. El Dorado

COAL DEALERS.
Allen, Charles R.....
.....Foot of Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, Arthur C.....
.....S. E. cor. Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, George, Co.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....600 Eddy
Oregon Coal & Navigation Co.....
..... 24 Market
Rosenfeld's Sons, John .....
..... 1024 Merchants Exchange
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co.....340 Steuart

CODFISH DEALERS.
Alaska Codfish Co..Sacramento & Davis
Atlantic Fish Co.....423 Front
Union Fish Co. .....
..... Hathaway's Dock, foot Spear

COLLECTION AGENCIES.
Curtin, D. A. .....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co....134 Washington
Armsby, J. K. & Co. .....
..... Howard & new Montgomery
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John.....448 Battery
Campodonico & Burns .....
..... Drumm & Washington
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co. .....
.....608 Merchants Exchange Bldg.
Dairymen's Union..Davis & Sacramento
Eveleth-Nash Co.....422 Front
De Martini, John & Co. .....
..... 112-114 Washington
De Pue, Edgar J. .....
..... 614 Merchants Exchange
Detels, M. P.....California, nr Front
Dodge, Sweeney Co. .....
..... 5-6 Hathaway's Wharf
Duffy, J. J. Co.....Davis near Clay
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency.430 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Hartter, L. Co. .....314 Davis
Hilmer, Fred L. Co. .....26 Clay
Hulme & Hart.....19th & Tennessee
Hume, R. D. & Co. .....110 Battery
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacobs & Malcolm .....
..... Drumm & Washington
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercari, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co.....
..... Davis & Washington
Macpherson & Honrihan .....
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton Teller Co. .....17 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Grestle .....Kohl Bldg
Southern Pacific Milling Co.....
.....930 Merchants' Exchange
Von Husen & Co.....400 Davis
Vanvalves, M. D...513 Eleventh, Oakland
Welch & Co.....502 California
Western Creameries Co.....
.....268 Market, Room 246
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drum & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.
Blum, S.....California & Devisadero
Demartini, L. Supply Co.....
.....724 Montgomery
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph Co.....
.....Folsom, bet. 9th & 10th
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E.....636 Market
Day's Sons, Thos. H.....
.....547 Monadonock Bldg
Fahy, Richard .....518 Noe
Keatinge, Richard & Sons..779 Market
Masow & Morrison.....
.....899 Monadnock Bldg
Sheehan, John. R. & Co., Inc.....
.....771 Market
The Woodruff Co....Pine & Leidesdorff

COOPERS.
California Barrel Co.....
.....Twenty-second & Illinois
Carl Cooperage Co.....
.....Boardman & Brannan
Woerner, David (Estate of).....
.....N. W. cor. 14th & Harrison
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.
Richards, J. W.....
.....2431 Channing Way, Berkeley

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....Kohl Bldg

COTTON GOODS.
California Cotton Mills Co.....
..... East Oakland

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Battery & Broadway
Pacific Coast Biscuit Co.Battery & B'wy

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co.....
.....Sixth & Yuma
Cowen-Heineberg Co.....527 Market
Nathan-Dorhmann Co.....
.....Van Ness & California
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co.....23 Market

CURIO DEALERS.
Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.
Le Laval Dairy Supply Co.....
..... 49 Sacramento

DENTISTS.
Platt, Frank L., D. D. S....712 Stelner
Van Wyck, Crittenden, D. D. S.....
.....1059 O'Farrell

DEPARTMENT STORES.
Emporium, The .....
.....Cor. Post & Van Ness Ave
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.
Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....908 Van Ness Ave

DISPLAY FIXTURES.
Frankel Display Fixture Co.....
.....867 O'Farrell

DOORS AND WINDOWS.
California Door Co.....24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B. Drayage Co.....
..... 926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....Bush & Battery
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Transfer Co.....
..... 35 Second
Pierce-Rodolph Storage Co.....
.....Eddy & Fillmore
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Transfer & Storage Co....
.....204 Clay
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sac'to & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. & Co.....
.....Brannan, bet. First & Second

DRUGGISTS.
Ayers, Edw. N.....Van Ness, near Post
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California
Clegg, Fred A.....1542 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co.....
.....McAllister, near Fillmore
Langley & Micheals Co.....
.....South Park Ave & Second St
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Redington & Co.....675 Third
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....3402 Mission
Schmidt, Val .....
.....214 Fourth Ave., Richmond Dist
Schmidt, Edwin Val .....
.....Fillmore & California
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters.....
.....Twenty-fifth & Folsom
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris Dry Goods Co.....
..S. W. cor. Van Ness & Washington
Clayburgh, L. J. & Co.....1425 Bush
Crowley, J. B.,.....Aronson Bldg.
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....22nd & Mission
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co.....
.....Sansome & Market
Nathan, A.....1562 Stockton
Newman & Levinson.....
.....Van Ness & Sutter
O'Connor Maffatt & Co.....
.....Van Ness Ave and Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach.....
.....2011-2013 Fillmore
Semeria, Henry & Co.....539 Eddy

Strauss, Greenberg & Sachs.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Welll, Raphael & Co.....Van Ness & Pine
Weinstock, Lubin & Co.....Post & Fillmore

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing & Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....1451 Franklin
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.....Ellis, near Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
California Electrical Works.....642 Folsom
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electric Appliance Co.....726 Mission
Electric R. R. & Manufactuers Co....619 Howard
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....527 Mission
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Independent Electrical Construction Co.....381 Fulton
Westinghouse Electric Co.....Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co.....Stockton, North Point & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J.....Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
DeFremery, James & Co.....1305 Adeline, Oakland
Jennings, Rufus P.....California Bldg., Union Square
North American Commercial Co.....314 Brannan
Takemura, K. & Co.....1174 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros. Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Association.....Temp. Webster-St. Wharf, Oakland

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUIT CANNERS.

California Canneries Co.....Eighteenth & Minnesota

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....S. W. cor. Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Bunster & Saxe.....Eddy & Larkin
Cordes Furniture Co.....Bush & Van Ness
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.....Sixteenth & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shicly Co..Webster & Haight
Lindholm Furniture Co.....Eddy & Van Ness Ave
Moore, Harry J. Furniture Co.....735 Eddy
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co.....Van Ness Ave & California
Sloane, W. & J. Co.....Sutter & Van Ness Ave
Smith, A. B. Furniture Co.....N. E. cor Turk & Van Ness Ave
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....Cor. Harrison & Sixteenth

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.....801 Van Ness Ave
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....1301 Broadway, Oakland
Pacific Coast Illuminating Co.....6 O'Farrell

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo. .....S. E. cor. Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Works.....Seventh & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A.....Van Ness Ave, near California

GLUE MANUFACTURERS.

Burd, Wm. & Son.....638 Montgomery Block
California Glue Works.....Merchants' Exchange

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRANITE AND MARBLE DEALERS.

Seregni & Bernieri.....

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co., The.....526 McAllister

GROCERS.

City of Hamburg Co., Inc....118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co.....Van Ness Ave & Sutter
Levaggi, Granucci & Co., Inc.412 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Steuart
Newbauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....247 Davis
Stulz, Jos A.....1931 Fillmore
Sussman, Wormser & Co.....Brannan, bet. Seventh & Eighth
Tillman & Bendel.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co.....1346 Park St., Alameda
Golcher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Son.....Van Ness Ave, near O'Farrell
Brown, The Ralph Co.....Fifth & Tehama
California Hardware & Cutlery Co....812 Van Ness Ave
Crosby, Peet & Moe.....555 Van Ness Ave
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden.....Eighth & Kansas
Froelich, Christian...Pacific Union Club
Gregory Hardware Co.....519-521 Golden Gate Ave
Holbrook, Merrill & Stetson.....Sixth & Townsend
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co.....146 Steuart
Montague, W. W. & Co....Turk & Polk
Pacific Hardware & Steel Co.....Seventh & Townsend
Palace Hardware Co.....456 Golden Gate Ave
Philpott, C. H.....135 Fifth
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....638 Fourth
Williams Hardware & Stove Co.....1525 Market
Vaut, E. D. Hardware Co....218 Market
Woods, Charles A.....11 Front
Wright & Wood Hardware Co.....77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co.....307 Market

HAT MANUFACTURERS.

California Hat Co.....1420 Howard
Triest & Co.....734-738 Mission

HATTERS.

Carroll, Paul T.....Mutual Savings Bank Bldg
Collins, Chas J.....922 Market
Colman Co.....343 Montgomery
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1140 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....1178 Market
Meusdorffer, J. C. Sons.....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Martin, H. G.....156 Third
Palace Hotel .....Post & Leavenworth
Phillips, H. B.....Union Trust Bldg
Turpin, F. L.....Cor Fourth & Howard
Vonden Mehden, G. H.....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 Folsom

ICE DEALERS.

Consumers Ice Co.....436 Eighth
Merchants Ice & Cold Storage Co....Lombard & Sansome
National Ice & Cold Storage Co, The.....268 Market
Union Ice Co.....735 Fourth

ILLUSTRATORS.

O'Connor, Thos. E...129 Investors' Bldg

IMPORTERS.

American Mercantile Co.....628 Montgomery
Cora, A.....478 Jackson

INTERIOR DECORATORS.

Schastey & Vollmer.....1930 Van Ness
United Studios .....1415 Post

INSURANCE.

Ahpel, H. C. Co.....Union Trust Bldg
Bertheau, Caesar...Montgomery Block
Boardman & Spencer 458 Ninth, Oakland
Brown, Edw. & Sons...2427 Washington
Christensen & Goodwin.....55 Geary
Commercial Union Assurance Co., Ltd.....1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son.....Montgomery & Sacramento
Dorn, E. L.....Pine & Leidesdorff
Dornin, Geo. D.....Kohl Bldg
Fireman's Fund Insurance Co.....California & Sansome
Gutte & Frank ...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son....160 Sansome
Insurance Co. of North America.....102 Battery
Kilgarif & Beaver.....903 Eddy
Landers, Wm. J.....S. E. cor. Pine & Sansome
Liverpool & London & Globe Ins. Co..422 California
London & Lancasnire Fire Insurance Co.....2101 Van Ness Ave
Manheim, Dibbern & Co.....453-455 Montgomery
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co.....312 California
Northwestern National Fire Ins. Co.....1632 Franklin
Pacific Mutual Life Insurance Co., The.....903 Eddy
Pacific Surety Co.....326 Montgomery
Palache & Hewitt.....430 California
Parker, C. M. T.....
Parker, C. M. T.....Main & Folsom
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw E.....320 Sansome
Preferred Accident Insurance Co.....Mutual Bank Bldg
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Insurance Co., The.....709 Monadnock Bldg
Voss, Conrad & Co..229 Monadnock Bldg
Wanlorek, M.....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Insurance Co.....Pine & Leidesdorff
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

INDIVIDUAL MEMBERS.

Briggs, Arthur H.....Treasurer, Fairmont Hotel
Briggs, H. F., Manager of the Viavi Co.....636 Pine
Carpy, Chas., Bank Director..108 Sutter
Davis, Andrew M., Merchant, Emporium..... Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Warehouse Co. .....Jackson & Battery
Greenebaum, M., Merchant.....Sixth and South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W.....General Manager, S. F. Call
Huntington, P. C., Manager Monadnock Building ..... Room 500
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage.....903 Mutual Savings Bank Bldg.
Landsberger, Julius A...Chronicle Bldg.
Merrill, John F., Merchant....3201 Clay
McNicoll, A. J., Elevators.....Stockton, ..Stockton, North Point & Beach Sts.
Mackay, Clarence H., Bank Director.. ..... New York
McCoy, H. J., Sec'y. Y. M. C. A.....1220 Geary
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant.1901 Van Ness
Moore, S. I., Sec'y. the I. C. Moore Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate.. ..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness .....1046 Monadnock Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters . . ..Merchants' Exch. Bldg.
Symmes, Frank J., Merchant..... .....1046 Monadnock Bldg.
Talbot, W. H., Merchant..Foot of Third
Taylor, H. H., Manager Mills Bldg... ..... 832 Octavia
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant...104 Battery
Van Arsdale, W. W., Lumber Dealer.. ..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director.... .....California & Montgomery
Wright, Frank V..... .....644 Taylor Ave., Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocker Bldg.

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....Main & Howard
Morton & Hedley .....215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works..Kearny & Francisco

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave
Solomon, C. Jr..625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....Turk, bet. Hyde & Larkin

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co..1261 Van Ness Ave
Bohm Bristol Co.....Van Ness Ave. & Sacramento
California Jewelry Co.....Mutual Savings Bank Bldg
Carrau & Green.....1510 Buchanan
Deremer & Co.....1341 Van Ness Ave
Diamond Parlor Jewelry Co.....1429 Fillmore
Dinkelspiel, J. S.....1021 Van Ness
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co.....1324 Geary
Glindermann, W.....1532 Fillmore
Greenzweig, George & Co.....2322 California
Hall, A. I. & Son.....717 Market
Hammersmith & Co.810 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Isaacs, Abe.....739 Van Ness Ave
Judis, Alphonse Co.....701 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co. .....Van Ness Ave & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co.....Van Ness Ave & California

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..779 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co .....Van Ness Ave & California

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....California & Van Ness Ave
Marks Bros.....Eddy & Fillmore
Magnin, I & CoVan Ness & Austin Ave

Paragon, The ....Van Ness Ave & Post
Schwartz & Goodman.....1545 Fillmore

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine
Rothschild, M.....2348 Franklin

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co.....
.....528 Gough

LAUNDRIES.

Domestic Laundry .....
.....468 25th St., Oakland
La Grande Laundry Co.....
.....234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....
.....581-583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....
Third Ave. & E. 11, Oakland, Box 533
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....
.....661 Brannan

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....
.....Mutual Savings Bank Bldg

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co...818 Crocker Bldg.
Blyth & Trott .....Spear & Mission
Carter, George E. & Co.....3637 Clay
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co.....
.....Lumberman's Bldg
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co..1025 Monadnock Bldg
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mchts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A.....
.....703 Merchants' Exchange
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....
.....Maritime Bldg., 172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Templeman, Henry.....22 Market
Truckee Lumber Co. of San Francisco
.....1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.....
.....268 Market

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co., The.....
.....432 Folsom
Garratt, W. T. Co.....
.....Fremont & Natoma
Harron, Rickard & McCone..416 Market
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co.....
.....Nineteenth & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, Geo. W. & Sons, Inc...
.....313 Folsom
Pierson, Roeding & Co.....
.....Monadnock Bldg
Sanitary Devices Manufacturing Co..
.....Sixteenth St. & San Bruno Ave
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co.28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....127 Shotwell
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
French & Linforth.....
.....1116 Broadway, Oakland
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold .....114 Bush
Robinson Bros .....
.....Aronson Bldg., Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co.....
.....Nineteenth & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....
.....Blanding Hall, Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....
Toggery, The.....
....S. E. cor. Van Ness Ave & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....
.....Mutual Savings Bank Bldg
Harshall, A.....2053 Sutter
Jacobi, I. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros.....1438 Market
Reid, J. & Son.....
...Delbert Blk., Van Ness & O'Farrell
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. of Cal....
.....1629 Geary

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot.....2632 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....
.....Polk, bet. Sutter & Bush
New York Millinery, The.....
.....133 Van Ness Ave
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....
.....S. E. cor. Sixth & Brannan
Witter Medical Springs Co.....
.....Van Ness Ave & Turk

MINING COMPANIES.

Alaska Treadwell Mining Co.....
.....832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....1184 Market

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

MUSTARD MANUFACTURERS.

Burr, C. C.....1426 Filbert

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons....34 West Eldorado

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....1424 Gough
Palmer, Sid S.....20 Market
Ware, John H....307 Monadnock Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co.....
.....1160 Broadway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co.....
.....360 Sixth, Oakland

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, The M. B. Oyster Co.....
..... 380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS. TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co.....
..... 549 Howard
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills.....
..... 414 Montgomery
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Union Bag & Paper Co.....
..... 1059 Franklin, Oakland

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Fleishbacker, A. & Co.....
..... Grant Ave. & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....
.....842 Thirty-seventh St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.....
..... 2476 Howard
Law, Herbert E.....Fairmont Hotel
National Pharmacy Co.....
.....957 Broadway, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co.....
.....Turk & Van Ness Ave
Cohl, Samuel..... 591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D..1944 Fillmore
Gibbons, Henry Jr., M. D.2405 Fillmore
Mann, C. S., M. D..P. O. Box 2144, S. F.
Montgomery, D. W., M. D.....
.....2419 California
D'Evelyn, Frederick W., M. D.....
.....2103 Clinton Ave., Alameda
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D..1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D..3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D.....636 Baker
Vecki, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....
.....1220-1224 Van Ness Ave
Bowers & Son..McAllister & Van Ness
Curtaz, Benj. & Son.....
.....1615 Van Ness Aae
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....
..... 689 Fourteenth
Sherman-Clay Co.....
.....1625 Van Ness Ave

PICKLE MANUFACTURERS.

Fisher Packing Co.....720 Capp

PLUMBERS.

Gulick & Wetherbee .....
Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....
.....N. E. cor. Clay & Montgomery
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Provision Co...
..... 139 Fifth
Western Meat Co..... Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spotorno .....
.....1212 Golden Gate Ave.
Tiddy, Richard.....1119 Post

POWDER WORKS.

California Powder Works.....
.....2044 Center, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....
..... Kohl Bldg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Dempster Bros.....437 Minna
Freygang-Leary Co.....1322 Howard
Gilmartin Co. The.....1228 Folsom
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock, C. A. & Co., Inc.....
..... 1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Nolan-Davis Co. The.....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.....
.....Market, near Montgomery
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Johnson, M.....
.....Hotel Robins, Post & Jones
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....
...Santa Fe Office, Monadnock Bldg
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Scheeline, S. C.....216 Pine
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin .....1026 Fillmore
Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.

Commercial News Publishing Co....
..... 1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H.....
.....2046 Center St., Berkeley
Williams, E. C....Fifteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co....
..... 3116 Washington
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co....1209 Sutter
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C., Co.....423 Kearney
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bonifield, Jeffress & Ryan.....49 Post
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R.....
..... California & Fillmore
Browne, R. S. & Co.....45 Geary
Bryan, Wm. V. & Co...,1732 Fillmore
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co....1942 Fillmore
Bush, David & Son.....2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John .....1515 Bush
Cline & Duncan.....20 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer.....
.....573 California
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White .....10 Third
Dunbar, F. A.....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....520 California
Half Moon Bay Development Co.....
.....1284 Market
Harrigan, Weidenmuller & Rosenstirn, Inc..... 345 Montgomery
Healy & Gillespie..... 244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Heyman, Oscar & Bro.....2380 Pine
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & Water Co.....
..... 950 Monadnock Bldg
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter

Kane & Co.....1913 Post
Kell Estate Co.....1209 Flood Bldg
Langrebe, McNevin & Jones.....
.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill.....
.....1006 Merchants' Exchange
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....
.....Mutual Savings Bank Bldg
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon, O. L. & Co.....1256 Sutter
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry .....
.....1217 19th Ave., Sunset District
McNeill, D. R. Realty Co....498 Duboce
Nelson, Johnson & Co.....375 Bush
Oliver, P. B.....101 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....
.....131 Investors' Bldg
Realty Syndicate, The.....
.....1218 Broadway, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G. & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....484 California
Stine, O. C.....1515 Bush
S. F. & Suburban Home Bldg. Society
.....S. W. cor. Euclid & Jordan Aves
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Week, F. A. Realty Co.....Berkeley
Wehe, A. W.....1515 Bush
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman.....920 O'Farrell

REAL ESTATE AND INSURANCE.

Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....
..... Merchants' Exchange, 8th Floor

RESTAURANTS.

Arfsten, Eicher Co.....787 Market
Bay State Restaurant.....
.....Stockton & Market
Bergez, John .....
Blanco, A. B.....863 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant.....
.....Sansome & Sutter
Galindo, F. B....1018 Van Ness Ave
Hansen, H. B.....
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Nissum, James A.....
Petersen, Jacob.....9 Market
Pouchan, G. & Co.....
.....497 Golden Gate Ave
Ravn & Karstensen..Market & Steuart
Swain Company .....1111 Post
Tait's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael

RIGGERS.

Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.....
.....1039 Merchants' Exchange
Pacific Refining & Rooling Co.....
.....Sixteenth and Mississippi

RUBBER GOODS.

Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co.....
.....Fourth & Washington, Oakland
Winslow, C. H. & Co.....
.....2223 Chestnut St., Oakland

RUBBER STAMPS.

Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Monadnock Bldg
La Zacualpa Rubber Plantation Co..
..... 405 Monadnock Bldg

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, Brewster & McCabe.....
.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co.....
.....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.

California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....1247 Broadway, Oakland

SCREEN WORKS.

Quick, John W.....1218 Haight

SEEDS AND GRAIN.

Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....
.....Sansome & Broadway

SEED GROWERS.

Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co..Eddy & Hyde
Stelger Terra Cotta & Pottery Works
..... Eighteenth & Division

SEWING MACHINES.

Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co.....
.....61 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave
Delano Bros.....
.....Spear, bet. Market & Mission
Shields, Thos... .....571 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, Zeno Music Co.....
.....Ninth & Broadway, Oakland

SHIP BUILDERS.

Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co.....
.....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co..
..... 138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co...20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bates & Chesebrough...Mer. Ex. Bldg.
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Fritch, J. Homer.....110 East
Gale Bros.....408 Davis
Grace, W. R. & Co.....
.....California, near Kearny
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co.....
..... 213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co.....
..... 690 Commercial
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, Otto.....1442 O'Farrell
Eloesser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co.....
.....Seventeenth, near Rhode Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....667 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Mottitt & Towne....1400 Fourth
Bonestell, Richrdson & Co....475 Sixth
Central Stationery & Supply Co.....
..... 1186 Market
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co.....
..... 42-44 Sutter
Standard Office Supplies Co.....
..... 603 Montgomery
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....
.....Seventeenth & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....
..... Jackson-St. Wharf
Capelle, Robert.....756 Van Ness Ave
Cook, Thos. & Son.....32 Powell
Ettore Patrizi & Co.....
.....23-25 Montgomery Ave
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Loveland, H. D.....1602 O'Farrell
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co.....
..... James Flood Bldg
Toyo Kisen Kaisha..James Flood Bldg
Monticello Steamship Co.....
..Clay-St. Wharf, N. end Ferry Bldg.
Northern Commercial Co.....
..Carmen Johnson Bldg., 320 Sansome
Occidental & Oriental Steamship Co..
..... James Flood Bldg
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....
..... 1 Montgomery Ave

STEEL AND IRON DEALERS AND MANUFACTURERS.

Berger & Carter Co.....
..... Seventeenth & Mississippi
Doble, Abner Co...Fremont & Howard
Pike, C. W. Co.....9 Mission
Taylor & Spottswood Co.....
.....Nineteenth & Minnesota

STEVEDORES.

Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., The.....
..... 218 Thirteenth
Simmen, John .....1272 Fell

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works .....
.....Twentieth & Indiana

SURETY COMPANIES.

American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.

Walters & Co.....1608 Steiner

SURVEYING AND NAUTICAL INSTRUMENTS.

Leitz, The A. Co.....640 Commercial

SYRUPS.

Colonial Preserving Co.....
..... 3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth & Brannan
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....
.....Aronson Bldg., Third & Mission
Baumgarten, J. & Co.....
.....671 Golden Gate Ave
Ford, C. W. R. & Co.....
.....665 Golden Gate Ave
Reiss Bros. & Co.....1500 Post

TANNERS.

Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....
..... Spear & Mission&
Caswell, Geo. W. & Co....530 Folsom
Diepenbrock, Wilson Co.....
.....Sacramento, Cal.
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry....359 2nd, Oakland
Guittard & Co., Inc...Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co. .....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank...Pine and Montgomery
Pacific States Tel. & Tel. Co.....
..... Fell and Scott

TENTS AND AWNINGS.

Ames-Harris-Neville Co...607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co....
..... Kohl Bldg

TOWEL COMPANIES.

Galland Mercantile Laundry.317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. .....1600 Polk
Sadler & Co. .....143 Fifth

TRANSFER COMPANIES.

Union Transfer Co.Grant Av. nr. Geary
Wells-Fargo Express Co .....
..... Second & Mission

TRUNKS.

Hirschfielder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James .....1197 Post
Pacific Trunk & Bag Co. .....200 Clay

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..1820 Fillmore
Bornemann, Geo. C. Co., Inc. .....
..... 516 Market
Revalk, R. E. & Co. .....432 Market

UNDERTAKERS.

Gray, N. & Co. .....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. .....959 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....
..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co.....
..... 513 Golden Gate Ave
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....568 Howard

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co. and
Potrero Yeast and Vinegar Co.....
....N. W. cor. Washington & Fillmore

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co....531 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros. .....723 Market

WAREHOUSES.

Granger's Business Association .....
..... 622 Merchants Exchange
Haslett Warehouse Co., The.....
..... 105 Townsend
Lombard Warehouse Co., Inc.....
..... 204 California
S. F. Warehouse Co.....35 Second
South End Warehouse Co.....
..... Second & Townsend

WELL BORERS.

Lowe, J. W. .....710 Fell

WELSBACH MANTELS AND SUPPLIES.

Welsbach Co. .....357 McAllister

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co. .....
..... Townsend & Stanford
Bibo, Sam & Co. ..... 1213 Sutter
Bozio, O. .....1125 Laguna
Braunschweiger Co. .....
California Wine Association.....
.....Third & Townsend
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce .....
..... 705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries .....19 Minna
French-American Wine Co.....
..... 1821 Harrison
Golden Eagle Distilleries Co.....
..... 257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co., Inc.....
.....Church & Market
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony....
.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I. .....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Livingston, M. A.....1842 Golden Gate
Lubben, John.....Drumm & Merchant
Lyons, The E. G. & Raas Co.....
..... 430-434 Bryant
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfaeffe, Eugene E. & Co.....
.....Fourteenth & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....347 Davis
Rosenblatt Co., The....Second & Folsom
Rhyner, Chas.....
.....S. W. cor. Folsom & Army
Schilling, C. & Co.....14th & Harrison
Schlesinger & Bender.....
.....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co.....
.....Fifteenth & Harrison
Siebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Distilling Co.....
..... 43 Clay
Swiss-American Wine Co.....
..... 530 Washington
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co.....
..... Van Ness Ave & Ellis
Wetmore, Bowen Co.....
.....111 San Pablo Ave., Oakland
Wichman, Lutgen & Co.....
Everett St. & Harrison Ave., Alameda

WIRE AND WIRE ROPE.

American Steel & Wire Co.....
.....Sixteenth & Folsom
Roebling's, John A. Sons Co.....
..... 202 Second
Pacific Steel & Wire Co.....
.1001 Twenty-second Ave. E., Oakland

WOOD DEALERS.

Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.

Heyman-Weil Co., The .....68 Kansas
Lake & Co., Inc.....Ross Valley
Levensen Co.....145 Townsend

WOOL.

Koshland, S. Co.....126 California
S. F. Wool Sorting & Scouring Co....
..... 117 Geary
Tryon, E. H.....Monadnock Bldg

WOOLEN MANUFACTURERS.

Sheldeman, B.....1540 Fillmore

WRECKERS.

Whitelaw Wrecking Co.....336 Main

Merchants' Association REVIEW

CIRCULATION 3000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange Bld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

ALLAN DUNN, Editor.

IT IS TO THE MERCHANTS OF SAN FRANCISCO THAT THE EYES OF THE EAST ARE TURNED FOR REHABILITATION OF THE CITY AND THE CLEAN ADMINISTRATION OF CIVIC AFFAIRS.

THE PRESENT CRISIS A VITAL ONE.

There never was a time in the history of San Francisco when the necessity for its merchants standing shoulder to shoulder was greater than now. United sentiment has enormous potential force, greater than that exerted by individual leaders of men, and every effort, personal or influential, should be brought to bear by the merchant class to assure the election of an honest, earnest man to the chair of the chief executive. Success to do this means financial credit, the rehabilitation of the city—failure, the retarding of all progress. The moment is vital—so is the issue.

"ONE WHO STUDIES THE SCIENCE OF GOVERNMENT" IS THE TRUE MEANING OF THE WORD "POLITICIAN."

BAD CONDITION OF DOWNTOWN SEWERAGE.

Many of the downtown sewers are in a deplorable condition. Their levels have been destroyed and in many cases, of which Pine street is an example, the sewers themselves are filled with silt to within a few inches of the top of the channel. It is impossible to flush them and the sewage, unable to be carried off, is accumulating in cellars and foundation pits. The present menace to the health of the community is a serious one, which will be increased unless repairs are made before the rains come. Association committees have been at work on these conditions and plans are already forward for their alleviation.

THE SIDEWALKS AND THE RAINY SEASON.

One of the committees of the Merchants' Association has been hard at work in the attempt to get sidewalks laid downtown before the rains set in. The present state of affairs is annoying enough, forced as are pedestrians to continually step aside into the street to avoid climbing over builders' materials and debris that in many cases has not been removed since the fire. This stepping into the streets is not merely disagreeable, it is dangerous in the congested state of the roadways with teams, street cars and automobiles dodging each other, the bad places in the street and the piles of builders' materials that extend out like peninsulas obstructing the traffic of a busy highway. For this latter hindrance there is much excuse and little remedy; the material is not kept longer than is absolutely necessary and in the rebuilding of the city is unavoidable.

This is emphatically not the case with the obstructions on the sidewalks, however. In many instances the debris has been left to lie as it fell during the fire. Some building property owners have provided temporary sidewalks, avoiding the confusion of their contractor's enterprise by bridging the space necessary for the passage of material and its delivery, the crushing of stone, the mixing of lime and cement. Others are less thoughtful, less public spirited, or more parsimonious, and at the best leave but a precarious passage along which the pedestrian must pick his way. Every one is willing to put up with some inconvenience during the rehabilitation period, but not to an unnecessary extent. There are laws providing for property owners keeping the sidewalks clear or having them cleared by the city at their expense. It is the object of the committee to enforce these laws and to secure the cooperation of the police board in having the officers see that the right of way is assured to pedestrians. It is to be hoped that all merchants will personally aid in this work. It will expedite the establishment of a downtown mercantile district. Present conditions will not stimulate either the moving of merchants and others to their old marts of trade or the disposition of purchasers and clients to do business in the downtown section.

SAN FRANCISCO AS A CONVENTION CITY.

It is cheering to note that San Francisco is still regarded with favor as a convention city, and that there are prospects of our securing some notable ones in the near future. Immediately after the fire the local delegates for the International Sunday School Convention made a strong bid for the convention which takes place in Louisville next year. Although many at that time believed San Francisco to be down and almost "out," to use fighting parlance, the enterprise and courage of these gentlemen found much commendation, and a later effort of others to bring the next convention to the Coast is finding much favor. The character of the gathering is eminent, the leaders being men of national reputation and their presence in the new city of four years hence, some six thousand strong, is a thing to be desired. Six thousand personal advocates of the beauty and potentiality of the New San Francisco will mean much for the city. Apropos of this we need a convention hall badly in San Francisco. With the wiping out of the Mechanics' Pavilion there is no really suitable building for the holding of conventions, the giving of oratorios and concerts and the convenience of big assemblages. The great value of the Mechanics' Pavilion was its size rather than acoustic values or architectural beauty, and San Francisco should not be behind other cities of lesser growth in this matter. The erection of a central convention hall is not probably a civic matter, but it is to be hoped that some property owner may see both justifiable pride and profit in such a building. In the meantime the encouragement of suitable conventions is to be encouraged.

THE ASSURANCE OF FINANCIAL CREDIT FOR SAN FRANCISCO LIES LARGELY IN THE HANDS OF HER MERCHANTS.

THE CLEANING OF THE STREETS.

Matters are looking more hopeful in regard to the clearing of the streets. The Association has been assiduous in their efforts along these lines and now appropriations have been secured and work actually begun in certain directions. By next month operations will commence in earnest and results will soon follow. The effect on this winter's tourist traffic of mended streets and clean thoroughfares will prove a valuable advertisement for San Francisco.

PRINCIPLE AND NOT PARTY IS THE PRESENT DAY ISSUE.

ADMIRAL DEWEY AND THE PHILIPPINES.

The remarks of Admiral Dewey upon the wisdom, the necessity, for holding the Philippines are timely, vigorous and thoroughly American. The Admiral is not the style of man who believes in giving up the plough after having set the hand to it. He believes that we have secured a foothold for commercial and naval purposes in the Far East that any European nation would be eager to get. He points to the domination of Oriental commerce by Spain for two centuries because of her holding the bay and harbor of Manila. He is emphatically opposed to the class of citizens that decries the expense of the Philippine holding, the impossibility of opposing Japan for the commerce of the Orient. As the Admiral fought for the bay and harbor from the bridge of the Olympia, so he fights for the holding of the archipelago as a base of both commercial and naval base. It sounds very much like common sense. If there is a future field for commercial operations in the Orient, and if America wants to lead or at least have a share of enterprise in its exploitation, the retention of the Philippines is a necessity.

THE PARTY'S LOSS MAY PROVE THE CITY'S GAIN.

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Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. II | SAN FRANCISCO, CAL., OCTOBER, 1907. | No. 134

HOW TO VOTE ON CHARTER AMENDMENTS

RECOMMENDATIONS OF THE MERCHANTS' ASSOCIATION ON PROPOSED CHANGES IN THE CITY'S ORGANIC LAW

No. 2. Vote **NO.**
No. 10. Vote **NO.**
No. 17. Vote **NO.**

No. 1. Proposed by the Merchants' Association. Vote **YES.**
No. 3. Proposed by the Merchants' Association. Vote **YES.**
No. 4. Proposed by the Merchants' Association. Vote **YES.**
No. 5. Proposed by the Merchants' Association. Vote **YES.**
No. 6. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 7. Proposed by the Merchants' Association. Vote **YES.**
No. 8. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 9. Proposed by the Merchants' Association. Vote **YES.**
No. 11. Proposed by the Merchants' Association. Vote **YES.**
No. 12. Proposed by the Merchants' Association. Vote **YES.**
No. 13. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 14. Proposed by the Merchants' Association. Vote **YES.**
No. 15. Proposed by the Merchants' Association. Vote **YES.**
No. 16. Proposed by the Merchants' Association. Vote **YES.**
No. 18. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 19. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 20. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**
No. 21. **ENDORSED** by the Merchants' Ass'n. Vote **YES.**

WHAT THE AMENDMENTS WOULD DO IF ADOPTED

On Careful Examination by the Association's Directors and Officers Three Proposed Changes in the Charter Seem Ill-Advised at This Time and Eighteen Only Are Recommended

The recommendations printed above, in regard to proposed charter amendments to be submitted at the coming election, are the fruit of several months of careful study by the directors of the Merchants' Association and a special committee appointed by them. The directors and the special committee have had, throughout, the advice of the Association's attorneys.

Most of the twenty-one changes proposed were originally submitted to the Board of Supervisors by the Association. Several arising in other ways have been carefully examined and endorsed. In the case of Nos. 2, 10 and 17 the board of directors was unwilling to give its sanction, and feels that in regard to the subject matter of these proposed amendments the public can not be too careful how it permits a change at the present time.

A DANGEROUS EXPERIMENT.

Amendment No. 2 seeks to embody in the Charter the recent political invention known as the "recall." The "recall" is still an experiment. There is grave danger that if it were admitted as a working principle in city government it might be extended to State offices (including the courts) where it would become a menace to the independence of the judiciary, and offer means of serious interference with the proper functions of legislators. The evils it seeks to mitigate can be cured in other ways. At present all the officials of San Francisco are removable in some way should the necessity and the proper cause for removal arise. The Merchants' Association, through its Board of Directors, is opposed to incorporating this new device in the Charter.

LACKS PROPER SAFEGUARDS.

Amendment No. 10 aims to enable the city to sell certain lands along what was once Mission Creek, between Ninth and Eighteenth Streets, and all such lands as it may hereafter acquire except land for parks, squares and children's playgrounds. The Association has refused to endorse this amendment in its present form, the directors believing that while it might be advisable to empower the city to sell real estate, the proposed amendment does not surround the acceptance of the bids with the proper safeguards. The amendment provides that when sale is made notice of it must be published, and if an offer of 10 per cent additional is made by a responsible person the Supervisors may confirm the sale to the new bidder. The directors and the Association's attorneys feel that the 10 per cent margin is too large and that the city ought to have the benefit of a smaller additional bid if one were made.

PROBABLY UNCONSTITUTIONAL.

Amendment No. 17. This amendment aims to empower the Supervisors to fix telephone rates, but the directors of the Merchants' Association are advised by the Association's attorneys that it would probably be unconstitutional, and its adoption would only cause expensive litigation. As the city's efforts at fixing rates for other public services have wrought serious damage to some of the institutions supplying those services, the directors do not feel that an extension of so dangerous a power should be made at this time, even if it were possible to make it.

MUST ISSUE MARKETABLE BONDS.

Amendment No. 1. This is the most important amendment offered and should, beyond question, be adopted. The auxiliary high pressure water system for fire protection, the reconstruction of our sewers, streets and public buildings, and almost all the contemplated public improvements vital now to the city's progress, await the adoption of this amendment and its ratification by the Legislature.

This measure—Amendment No. 1—would permit the city to sell term bonds or serials, pay as much as five per cent on them, permit them to run seventy-five years, sell them at the city treasury, or branches, to any applicant for not less than par and accrued interest, nor less than the highest sum bid for similar bonds, provided they had first been

offered to the highest bidder, and would permit the interest to be paid wherever the Supervisors might direct: for example, in New York. It provides that a deposit of five per cent must accompany all bids, up to a maximum deposit of $10,000; that bonds that can not be sold at par or better after being three times advertised may be cancelled, and that bonds may be registered.

Other parts of this amendment seek to provide that:

(a) When the interest and sinking fund of a public utility operated by the city can be paid from its surplus earnings no tax for that purpose shall be levied; and that

(b) The provisions of the Charter relating to the acquisition of public utilities shall apply to the manner of submitting proposals for the acquisition of lands and the acquisition or construction of buildings or other improvements so far as they are applicable; and that

(c) The proceeds of the sale of bonds shall be applied exclusively to the purpose for which the bonds were issued until it is accomplished, after which any surplus may go into the general fund, unless such surplus exceeds $2000, in which case it shall be used to pay interest and sinking fund or provide for the retirement of the bonds in connection with which such surplus accrues.

The Merchants' Association originally proposed that the rate of interest on municipal bonds be raised to 4½ per cent. The change to 5 per cent is probably an improvement. **Do not fail to vote for this amendment.**

PUBLIC UTILITIES SHOULD PAY THEIR WAY.

Amendment No. 3 prescribes that interest and sinking fund on bonded indebtedness shall be provided by a property tax, except when such bonded indebtedness is for a public utility, in which case the surplus earnings of that utility may be used for the purpose. This would permit a public utility to pay its way if it could. It should be adopted.

BANKING THE CITY'S FUNDS.

Amendment No. 4. This prescribes the manner in which the City and County Treasurer may deposit funds in banks. It accords with the State law for the deposit of State funds, with such changes as will make it applicable to a city and county only. The amendment is needed.

GIVE SMALL CONTRACTORS A CHANCE.

Amendment No. 5. This provides that payments may be made on public contracts as the work proceeds, up to 75 per cent of its value at the time of the payment, but not to exceed 75 per cent of the value of the whole until completion and acceptance of the work. The purpose of this change is to permit small contractors who could not afford to wait for the whole payment to bid on public contracts. The amendment is badly needed, as it would give the city the benefit of more competition for public contracts. Vote for it.

CITY SHOULD PAY FOR BONDING OFFICIALS.

Amendment No. 6. This measure seeks to increase the bond of the Treasurer from $100,000 to $200,000, and to provide for the payment of the premiums on official bonds of the more important offices by the city. It would relieve officials of the necessity of hunting and soliciting personal bondsmen, to whom they might afterward feel under heavy obligations. It should be adopted.

INCREASE THE URGENT NECESSITY FUND.

Amendment No. 7. This would increase the urgent necessity fund from $36,000 to $100,000 per annum, a change which is made necessary by the impossibility of providing for everything in advance under present conditions. It should be adopted.

MORE PAY FOR THE FIRE DEPARTMENT.

Amendment No. 8. This is submitted on petition and seeks to make a more liberal allowance of salaries and vacations in the fire department, to provide for retirements where the applicant has served twenty-five years continuously next preceding his application, or has reached the age of fifty-five years and served twenty—to enlarge the companies, and to provide for "Chief's Operators." It has been examined and endorsed by the Association.

LAND FOR A CITY WATER SUPPLY.

Amendment No. 9. This amendment provides that the city may acquire or construct public utilities from funds derived from taxes or from the sale of bonds; that the Supervisors may acquire the land needed for a municipal water supply; that the receipts from any public utility operated by the city shall be kept in a separate fund and the accounts in separate books, so that the public may know the results; and that the books of such a public utility shall be experted once a year and a report published for general distribution. All these provisions should be adopted.

SHOULD HAVE PASSED BEFORE.

Amendment No. 11. This adds a new chapter to Article VI of the Charter, prescribing how street grades may be changed. The amendment is practically the same as that proposed by the Supervisors two years ago, but not voted upon, and should be adopted now.

STATE LAW ON STREET OPENING.

Amendment No. 12. This amendment would make the Charter conform to the State law, which has been found to be a good one, with regard to the opening, extending, widening, straightening or closing of streets. The State law on this subject works well and has been sustained by the courts, and we should have the same arrangement for San Francisco.

LIMIT LIABILITY OF THE WORKS BOARD.

Amendment No. 13. This limits the liability of the members of the Board of Works, in damage suits on account of defective sidewalks, etc., to cases in which they have had ten days' notice, and funds in the Treasury to put the defective construction in repair or to make it safe. It is a reasonable limitation and one that is needed to make the position of Works Commissioner tolerable to responsible citizens, in the present condition of the city. Other cities do not impose such a liability on their commissioners, and San Francisco should not if she expects good men to serve her.

ENCOURAGE BUILDING ON SCHOOL LANDS.

Amendment No. 14. This amendment would provide for the leasing of school lands, not needed for school purposes, for thirty-five years instead of twenty. As originally introduced by the Merchants' Association it would have permitted such lands to be leased for fifty years. Thirty-five years, however, is better than twenty, and may secure the desired result of causing the improvement of valuable vacant land, and securing needed revenue to the school department. The improvements erected on such leases would revert to the department at the expiration of the term. The amendment should be adopted, as a lease limited to twenty years is seldom an effective inducement to builders.

CITY NEEDS SPUR TRACKS.

Amendment No. 15 would authorize the Supervisors to permit the laying of spur tracks from the Belt Line or any other railroad now in the city or which may enter it hereafter to connect with warehouses, factories, etc., under proper regulations. Such spur tracks are absolutely necessary to the proper accommodation of commerce and industry, and no city pretending to be a great seaport and an inviting field for enterprises can afford to prohibit their use. The amendment should be adopted.

GIVE SMALL NEWSPAPERS A CHANCE.

Amendment No. 16. This provides that the official newspaper shall have a bona fide daily circulation of at least 2000, instead of a minimum of 8000, as at present. The amendment should pass, as it would permit more newspapers to compete.

VOTE FOR A PLAYGROUND COMMISSION.

Amendment No. 18. This provides for the creation of a children's playground commission of seven members, men and women, to have the management and control of children's playgrounds and recreation centers, under proper regulations. The measure was drafted by the California Club. It has been carefully examined by the Merchants' Association, whose officers and directors are satisfied that in general it is highly meritorious and ought to be adopted. Vote for it.

REORGANIZE THE BOARD OF HEALTH.

Amendment No. 19. This amendment would reorganize the Board of Health. Under it the present board would go out of office thirty days after the ratification of the amendment by the Legislature, and the Mayor would appoint a new board throughout, consisting of not more than three physicians. The members, except those first appointed, would hold office for seven years. The Merchants' Association has endorsed this proposal.

MORE PAY FOR THE POLICE.

Amendment No. 20. This measure proposes a more liberal salary allowance for members of the police department from lieutenants down. It is in line with the general accommodation of pay to the higher cost of living, and the Merchants' Association has endorsed it. The proposed increases are as follows:

Lieutenants from $1680 to $1920 per annum
Sergeants from $1500 to $1680 per annum
Corporals from $1404 to $1560 per annum
Patrolmen from $1224 to $1464 per annum

A PROMISE THAT SHOULD BE KEPT.

Amendment No. 21. This provides for an increase in the pay of the head of the department of electricity from $2400 to $3000 a year, and enables the Supervisors to fix annually the compensation of assistants and other employees in this department, at sums no higher than are paid in similar employment elsewhere. It also seeks to confirm appointments made in conformity with the civil service provisions of the Charter where the appointee has served the required probationary period. The measure is in accordance with representations made to the men by certain Supervisors, who assured them that their pay would be raised if they would continue in the city service. This amendment has been endorsed by the Merchants' Association and should pass.

THE REBUILT CITY

SOMETHING OF WHAT SAN FRANCISCO HAS DONE IN EIGHTEEN MONTHS TO COVER THE SCARS OF THE GREAT DISASTER

R. J. Waters, Photo

The above panorama was photographed from Telegraph Hill, and shows territory that was entirely swept by fire. The whole middle foreground of the picture, except for the Appraiser's Building and the Montgomery Block, was as bare of buildings as the Mohave desert. Some of the tall structures in the distance, and the Fairmont Hotel at the extreme right, were left standing, but gutted, and are now either in process of restoration, or completely reconstructed and occupied. Many of the big structures are entirely new and will take the places of dilapidated "improvements" whose usefulness was about over when the fire came. The picture shows but a small part of the rebuilt area.

SAN FRANCISCO'S BUILDING PERMITS.

On the face of the contracts, building operations in San Francisco since the fire aggregated $83,607,478 up to September 30th. If 25 per cent is a fair amount to add for "extras" and unforeseen expenditures the amount would top the $100,000,000 mark. Twenty-two thousand buildings were destroyed by the fire, and over 7700 have been erected since, beside alterations to 2996 more.

In point of housing capacity there is but a rough correspondence between the new and the old, but as there have been great general improvements in floor plans since the old buildings were constructed it is safe to say that the gigantic task of restoration is one-quarter done. This is a mere conjecture of a quantity impossible to estimate, but it is a conservative one and some persons might well contend for an even larger figure.

The following table will show the permits actually issued since the fire:

Class "A".....	52	Buildings	$10,959,000
Class "B".....	86	"	6,476,700
Class "C".....	995	"	29,385,116
Frame	6591	"	30,166,591
Alterations	2996	"	6,620,071
Total permits--	10,720		$83,607,478

SAN FRANCISCO'S IDEAL WEATHER.

September weather in San Francisco is ideal for comfort. This table will show the maximum and minimum temperatures and the character of the days for September of this year.

Highest temperature, 78 degrees.
Lowest temperature, 53 degrees.
Mean temperature, 60.6 degrees.
Greatest daily range, 22 degrees.
Least daily range, 6 degrees.
Total precipitation (inches), .11.
Clear days, 13.
Partly cloudy, 15.
Cloudy, 2.

There was little wind, and what there was consisted of a gentle west breeze with an average velocity of 8.6 miles an hour. On the twelfth day of the month it freshened to 26 miles an hour but did not hold even that speed for long. There was fog on but three days, the seventh, eighth and ninth. According to the Weather Bureau, we were untroubled by auroras, halos, thunderstorms, hail, sleet or frost.

SAN FRANCISCO'S FOREIGN TRADE.

Over seven and a half million dollars worth of merchandise passed through the port of San Francisco in September. It was divided as follows:

Exports	$3,010,043
Imports	4,506,396

Of the exports, $168,415 went to the Chinese Empire, $87,628 to Hong Kong, $240,829 to Japan, $13,081 to Asiatic Russia, $122,175 to Australia and Tasmania, and $842,695 to the United Kingdom.

CLEARINGS TELL THE STORY.

For the week ending October 17th, San Francisco's bank clearings occupied seventh place in the list of clearings of American cities, ranking ahead of Baltimore, of Cincinnati, of New Orleans, of Detroit, of Kansas City, and of Minneapolis, and being exceeded only by those of Pittsburg, St. Louis, Philadelphia, Boston, Chicago and New York, in the order named. They showed an increase of 3.3 per cent over those of the preceding week.

The bank clearings of San Francisco alone for the week ending October 17, 1907, eighteen months after the greatest fire in modern history, were larger than those of Los Angeles, Seattle, Tacoma, Spokane, and Portland, Ore., combined. Here are the figures:

Los Angeles	$12,862,000
Seattle.	12,000,000
Portland, Ore.....	9,350,000
Spokane	7,762,000
Tacoma	5,097,000
Total	$47,071,000
San Francisco	$47,346,000

The clearings of Oakland, made since the fire, in that suburb itself, amounted to $2,597,000.

WHAT THE WARSHIPS WILL BRING.

The coming of the fleet will result in:

1. Notification to the world of the importance of the commercial interests of San Francisco and the Pacific Coast.

2. It will awaken interest in our merchant marine and unite the Western representatives in Congress to demand laws which will permit our merchant marine to carry our commerce instead of giving it to our commercial rivals.

3. It will result in establishing shipyards and repair shops to build and repair our merchant marine.

4. It will result in establishing many manufactories and industries on the Pacific Coast.

5. It will show the lack of facilities for repairing the fleet either in time of peace or war. This will result in building additional docks at Puget Sound and at Mare Island, and greatly increasing the facilities at those yards. It will also result in establishing a large naval repair station in San Francisco Bay—perhaps on Goat Island—and another at San Diego.

6. It will result in the introduction of oil fuel for vessels of the Pacific fleet, this fuel being supplied by California.

7. Considerable increase in business due to the large amount of money put in circulation for supplies for the fleet and the pay of officers and men. Also in the acquisition of desirable citizens in the skilled mechanics who will be drawn here on account of the increase in repair work.

8. Once the Pacific has the battleship fleet it will never willingly give it up. Interests on the Atlantic will also demand a fleet and we shall eventually have both a Pacific and an Atlantic battleship fleet. This is as necessary to our interests, not the interests of the Pacific nor of the Atlantic, but of our whole country, as fire insurance in solid companies is necessary for San Francisco. An adequate fleet is the best kind of insurance and the people are beginning to realize that when the need for the insurance comes they will not find that they have paid their premiums to a "welching" company.—H. A. Evans, Naval Constructor U. S. N., in Sunset Magazine.

BACK TO THE REBUILT DISTRICT

MERCHANTS AND BUSINESS OFFICES ARE RAPIDLY RETURNING FROM OUTLYING SECTIONS

The return of merchants and business houses to the down town district is becoming the dominant feature of the reconstruction process. Of late, the movement has been going on with accelerating rapidity and has almost assumed the appearance of a rush for home. Business is getting back to the burned district about as fast as accommodations can be prepared for it. Shacks are giving way to "Class A" structures, which in many cases are occupied by their old tenants.

The big lumber firms are moving their offices back to the rehabilitated steel frame buildings in the old financial center. The wholesale houses are coming in from the temporary quarters afforded them by the railroad companies and are occupying Mission street from Second to Fourth, and farther out. This is the locality that was under development for this sort of business before the fire, and the resumption of activity here is the best evidence that the disaster with all its disorganization and seeming ruin was merely a temporary interruption of the city's growth.

A merchant who has been doing business on the fringe of the burned district said:

"We are compelled to go back to the down town section. Our trade is there. Our customers make one trip to our present location and tell us they can't spare the time to come again, but will be with us as before when we get 'back home.' We are renewing our lease, for a year, but that is only because our down town building will not be completed within our present term. A good many other merchants are doing the same thing."

In addition to the hundreds of firms already established in or near their old quarters, the following have returned to the burned district within the last month:

West Coast Life Ins. Co., Pine and Leidesdorff, Life Insurance.

Triest & Co., 734 Mission, Hatters.

B. Arnold & Co., Townsend and Stanford, Liquor Dealers.

Wieland Bros., 309 Davis, Commission Merchants.

Frank Jaynes (W. U. T. Co.), Pine and Montgomery, Telegraph Company.

Pacific States S. & L. Co., California and Kearny, Building & Loan Co.

Hammond Lumber Co., Merchants' Exchange, Lumber.

American Import Co., First and Stevenson, Importers.

Eloesser, Heynemann Co., 77 Battery, Furnishing Goods.

Albion Lumber Co., Crocker Building, Lumber.

Greenebaum, Weil & Michaels, Third and Mission, Furnishing Goods.

J. Caffery, 448 Battery, Commission Merchants.

Louis Straus, 658 Mission, Clothing.

L. Samter & Son, 758 Mission, Furnishing Goods.

Brown, Wilson & Co., Crocker Building, Securities.

Insurance Co. of North America, 102 Battery, Insurance.

A. Pollack, 114 Bush, Insurance.

Woodruff Company, Pine and Leidesdorff, Contractors.

Schwartz Bros., Union Trust Bldg., Manufacturers' Agents.

Half Moon Bay Dev. Co., 1284 Market, Real Estate.

Pacific Coast Biscuit Co., Battery and Vallejo, Cracker Bakers.

Platt Iron Works Co., 509 Market, Pumping Machinery.

E. W. Hopkins, 354 Pine, Broker.

Dolbeer & Carson, Merchants' Exchange, Lumber.

H. H. Taylor, Mills Building, Agent Mills Bldg.

Wolf & Hollman, 327 Kearny, Real Estate.

Langley & Michaels, 34 First, Drugs.

Pacific Mutual Life Ins. Co., Shreve Building, Insurance.

Kilgariff & Beaver, Shreve Building, Insurance.

Sommer & Kauffman, Market and Stockton, Shoes.

Landgrebe, McNevin & Jones, Kearny and Pine, Real Estate.

Oscar Heyman & Co., 113 Montgomery, Real Estate.

Burnham & Marsh, 36 Kearny, Real Estate.

Pacific Butchers' Supply Co., 211 Fourth, Butchers' Supplies.

Waterhouse & Price Co., 59 Third, Building Materials.

Sadler & Co., 782 Mission, Notions.

Levy Electric Co., 648 Sacramento, Electrical Supplies.

Cunningham, Curtiss & Welch, 565 Market, Stationery and Books.

Sherman & Clay, Kearny and Sutter, Music Dealers.

Selig Bros., Kearny and Sutter, Furnishing Goods.

In addition the following have returned from across the bay:

C. R. Winslow & Co., 658 Howard, Rubber Goods.

Palache & Hewitt, 430 California, Insurance.

Wichman, Lutgen & Co., Clay and Battery. Liquor Dealers.

W. J. Landers, Pine and Sansome, Insurance.

The Review will print additional names of those returning to the burned district as fast as they are sent in.

SIDE POLES IN FAVOR FOR MARKET STREET

ASSOCIATION RECONSIDERS ITS POSITION TOWARD THE TROLLEY SUPPORTS

The Merchants' Association has reconsidered its attitude toward side poles for the trolley system on Market street and decided to recommend them. In view of the rapid increase of travel on that thoroughfare, and of developments that threaten to test the traffic capacity of the street at no distant date, the directors felt that no chance should be taken of putting obstructions between the car tracks. They have therefore sent the following communication to the Board of Supervisors:

September 30, 1907.

To the Honorable Board of Supervisors, City and County of San Francisco.

Gentlemen:—The Merchants' Association has in the past recommended the use of center poles on Market Street instead of side poles. The conditions, however, as regards travel on Market Street have changed. The teaming on that thoroughfare during the next few years will be greater than ever before. While center poles, if of a suitable design, offer certain desirable features from an ornamental point of view, they undoubtedly will cause a considerable loss of space for street travel, which, under present conditions, can not be afforded.

We therefore beg to rescind our former recommendation and now recommend that side poles be used and that they be made as ornamental as possible and of such a character that they can be used in connection with street decorations when street parades are held. Yours very truly,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

Frank J. Symmes, President.

L. M. King, Secretary.

The side poles will probably be, if permitted, of the design shown in the accompanying illustration. They will furnish double the number of lights that central poles would have given, and in long perspective will have the pleasing effect of defining the roadway and making evident its imposing breadth, while screening the irregularities of the architecture. The design is from the office of D. H. Burnham and is the composition of the well-known architect, Willis K. Polk.

Subscriptions Coming in For "California's" Silver Service

ALL LOYAL CITIZENS OF THE STATE ARE INVITED TO MAKE CONTRIBUTIONS TO THIS WORK OF LOCAL PATRIOTISM, AND TO MAKE THEM EARLY. MERCHANTS ARE DONATING FROM FIVE TO FIFTY DOLLARS EACH

Subscriptions for the silver service for the cruiser "California" are beginning to reach the committee in numbers that betoken enthusiastic loyalty on the part of the people of the State. It is hoped that enough will be subscribed to make this testimonial one of

The armored cruiser "California," 13,680 tons; main battery four 8-inch, fourteen 6-inch guns.

the finest in the navy, and a source of pride to every true Californian. There is need for some haste in the matter, as the cruiser is now in commission and ready for sea, but the organization of the work of collecting subscriptions has been so thorough that the public has only to do its part and the undertaking will be completely successful.

The merchants and business men of San Francisco are responding handsomely with subscriptions ranging from five to fifty dollars each.

The work was begun by Governor Gillett's appointment of the following gentlemen to act as a committee:

Frank J. Symmes, President Merchants' Association of San Francisco, Chairman.
Hon. J. R. Knowland.
Lieut.-Gov. Warren R. Porter.
J. J. Lerman, Chairman Finance Committee, Society of California Pioneers.
M. T. Dooling, Grand President N. S. G. W
Mrs. Emma G. Foley, Grand President N. D G. W.
Frank Wiggins, Secretary Chamber of Commerce, Los Angeles.
C. H. Bentley, President Chamber of Commerce, San Francisco.
A. Sbarboro, President Manufacturers' & Producers' Association.
Col. George H. Pippy.
W. H. Crocker.
Horace Wilson.
John Rothschild.

Mr. Horace Wilson has been appointed secretary. Posters bearing a handsome engraving of the "California" have been widely distributed throughout the State, and the aid of the newspapers, the banks, the parlors of the Native Sons and Native Daughters, and the various Wells Fargo offices have been enlisted. The circular letter printed below, which bears the names of the committee, is typical of the invitations to cooperate in the work:

Dear Sir: The U. S. Armored Cruiser "California" is completed and ready for sea, and has not as yet received from the loyal people of the State that expression of good will which has been given by the people of every other city or State to the ship which bears its name.

This Committee has been appointed by the Governor to secure for the "California" an elegant silver service, and it is desired to obtain that which will be equal, if not superior, to any service borne by any ship that floats.

We therefore ask you to interest yourself in this case to secure for us all the contributions possible in your vicinity. That none may be barred from contribution, subscriptions may be made in any amount, and all sums of one dollar and upward will be recognized by a return illustration of the "California" ready for sea.

Assuming that you will be glad to assist the Committee in this good work, we enclose to you herewith a poster and subscription blank, with return envelope, and ask your good offices and the return of the list, together with the funds collected, within thirty days.

Make checks or money orders payable to "Crocker National Bank, Treasurer," and remit to Horace Wilson, Secretary, 1233 Merchants' Exchange Building, San Francisco.

Yours very truly,
FRANK J. SYMMES, Chairman.
HORACE WILSON, Secretary.

Five hundred newspapers have been memorialized on the subject. Twenty-five hundred individuals, business firms and corporations up and down the State have received invitations to assist. General Manager Christeson, of the Pacific department of Wells Fargo, has directed 302 agents in California to post the committee's circular and receive and transmit donations.

Grand President M. T. Dooling, of the Native Sons of the Golden West, has sent the following to all the subordinate parlors:

Hollister, Cal., October 12, 1907.
To All Subordinate Parlors, N. S. G. W.,

Dear Sirs and Brothers: As Grand President of the Native Sons of the Golden West, I have been made a member of the Committee to secure funds for the purpose of presenting a Silver Service to the Cruiser "California." This is a matter which touches us directly and in which

we should all feel a special interest. The Committee has deemed it proper to raise funds by popular subscription, and it is desired that every parlor co-operate. For this purpose I urge earnestly that the president of each parlor appoint a committee at once to secure such subscriptions from its members and from the general public in its locality. If this is done at once, the result cannot fail to be a matter of pride to us, as the number and distribution of our parlors will give this phase of the work a wide range, and the aggregate of such contributions cannot fail to be considerable. Early and earnest work is desired. Subscriptions may be forwarded to the Grand Treasurer, to be by him turned over to the Committee.

Yours in F., L. and C.,

T. M. DOOLING, Grand President.

The silver service will be the finest thing of its kind that the size of the collection will permit. It will be seen and undoubtedly admired by naval officers, diplomats and other visitors to the warship wherever she may be sent about the globe. Every citizen in this State is invited to contribute. There are few even in remote localities, that can not reach or send to some newspaper, Wells Fargo office or bank, to forward their donations to the committee. The direction of the work is in efficient hands and if all will act, and promptly, there can be no doubt of a result that will be gratifying to patriotism and creditable to the generosity and pride of the people of California.

TORRENS SYSTEM INVOLVES DANGER TO PROPERTY REGISTERED UNDER IT

OWNERS OF REAL ESTATE WHO WANT RECORD TITLES WILL FIND THE OPERATIONS OF THE McENERNEY ACT MORE TO THEIR INTEREST

BY ALLEN G. WRIGHT, of Wright & Wright, Attorneys for the Merchants' Association.

Since the wholesale destruction of the public records in San Francisco by the great conflagration of April, 1906, every property owner has been confronted with the necessity of taking some action to re-establish the record title to his real property holdings, in order that he might have a merchantable title thereto for the purposes of sale or loan Most property owners are proceeding to accomplish this result by a suit under the McEnerney act. Many others, however, are undetermined whether to proceed by suit under that act or to register the title to their lands under the Torrens act.

The general procedure by suit under the McEnerney act, and the effect of a judgment rendered therein, are now fairly well known. But, for the benefit of those who will still hesitate, a brief consideration of the Torrens act may be timely:

The Old System and the New.

Titles re-established of record under a McEnerney suit will thereafter be deraigned by recorded deeds, mortgages, decrees of court and other instruments in the same manner that they were before the destruction of the public records, save that the starting point of an abstract of title will be the decree of court under a McEnerney suit if the same was properly obtained. If a title is registered under the Torrens Act, however, subsequent deraignments thereof will be upon a novel and entirely different basis. To register title under the Torrens Act, a suit is necessary just as under the McEnerney Act. The complaint or petition must be accompained by a complete abstract of title and a survey made by such persons as are authorized thereto by the Act itself. Any person having any estate or claiming any interest in the land must be made a party to the suit. The decree of court establishes the title of the owner and defines any interest that other persons may have in the property. This decree is filed with the Recorder who, under the Torrens Act, is ex-officio the Registrar.

Obtaining a Torrens Certificate.

The Registrar, thereupon, following the decree of court, makes up a certificate in a book kept for that purpose, which indicates the exact condition of the title but not necessarily in full detail. A duplicate of the certificate entered in this book is issued to the owner. Thereafter any transfer of the land must be made by deed as now. The transfer, however, is not complete until the deed is filed with the Registrar and the owner's certificate returned to him. The Registrar, thereupon, issues a new certificate to the new owner, making a proper entry in his book of certificates.

California Certificates Inconclusive.

The object of the law is to do away with the necessity of long abstracts of title and reports of attorneys thereon with the atendant expense, and a further object of the Torrens act is to shorten the time within which transfers of land can be made.

To accomplish this purpose effectively the certificate of title issued by the registrar must be indisputable and conclusive evidence that the title is as stated in the certificate. Unless the certificate is to have this effect, the object of the act is not attained; because unless the certificate can be relied upon absolutely there must be the same examination of title by a searcher of records and by an attorney, as now obtains.

It is this essential feature of the certificate of ownership under the Torrens act which renders the act objectionable in its practical working. Upon this score the California act is particularly obnoxious.

To illustrate what is meant by the objectionable features of the Torrens act a few examples will suffice:

How Title Could Be Lost.

Jones owns a valuable tract of land which is unoccupied. He has registered his title to the land under the Torrens Act and received his certificate of title from the Registrar. Unless he keeps that certificate of title in a safe-deposit box it is apt to get lost, mislaid or stolen.

By some means or another Smith gets possession of Jones's certificate of title. Smith thereupon makes a deed to Brown, conveying this land, and forges Jones's signature thereto. The deed is filed with the Registrar who has no means of detecting the forgery and, as the deed is accompanied with Jones's certificate, the Registrar, in due course, issues a certificate to Brown. Brown may be a party to the fraud or not. If Brown is a party to the fraud and Jones discovers the forgery in time, Jones can have Brown's certificate recalled. But if Brown is not a party to the fraud and, on the contrary, is an innocent purchaser from Smith, Brown's title is good as against Jones and Jones has lost his property. If Brown should be a party to the fraud and Brown should sell to White, who was not a party to the fraud, but was an innocent purchaser for value from Brown, then, upon the issue of a certificate of title to White, the property would be irredeemably lost to Jones.

A Dangerous Device.

These are the express provisions of the California Torrens Act. What redress has Jones in case he has lost his property under the circumstances above outlined? He cannot recover his property or reassert his title thereto successfully. If Smith is a person without financial responsibility he can get no pecuniary satisfaction out of Smith. By registering title to his land under the Torrens Act Jones has made this theft possible.

Present Recording System Is Safe.

Under our system of recording deeds (and this has not been modified by the McEnerney Act), such a result could not follow, for a forged deed would not rob Jones of his property unless the purchaser from Smith entered into possession of the land and maintained an adverse possession thereof openly for a period of five years. This is one risk which the property owner takes upon registering his title under the Torrens Act which he does not run under the old methods.

No Indemnity Fund in California.

In many states a tax is imposed upon the property which is registered under the Torrens Act and upon every subsequent transfer thereof. This tax creates an indemnity fund, out of which Jones could be indemnified for the loss of his property occurring as above outlined. But the California Act provides no such fund. Even with such a fund, an owner deprived of his property might receive no indemnity if, for any reason, the fund had been exhausted. In Massachusetts alone is the state obliged to make good a property owner's loss if the indemnity fund is not adequate.

Errors of Description.

Difficulties may also arise not only in cases of fraud but also in cases of mistake. A and B own adjoining properties and have both registered their titles under the Torrens Act. A has a frontage of 75 feet but, through error in making out his deed to C he describes his property as having a frontage of 95 feet. Or he describes his property with a frontage of 75 feet but the registrar deciphers the deed as reading 95 feet. Mistakes of this sort are quite possible upon the part of the Registrar in the rush and stress of business. The result is that C obtains a certificate of title for 95 feet.

There are now outstanding two certificates of title covering the same 20 feet of land, one of which asserts conclusively that B owns that 20 feet of land with other lands, while the other certificate asserts that C owns the same 20 feet of land with still other lands. Which certificate is to control? Will a purchaser from B be protected as against C? Will a purchaser from B be protected against a purchaser from C who takes in good faith, relying upon C's certificate? Will B be protected as against a purchaser from C who takes in good faith? If he is not, where does he get redress in the absence of an indemnity fund? These are the questions property owners must answer and these are risks which they must run if they register their titles under the Torrens Act.

Supreme Court May Upset It.

Another objection to the Torrens Act lies in the fact that the United States Supreme Court has not yet definitely asserted the constitutionality of such acts under the Federal Constitution. The Supreme Court of this State has held the California Torrens Act valid in the recent case of Robinson vs. Kerrigan, but the United States Supreme Court is not bound to heed the decision of the State court. The opinions of lawyers vary so widely upon the constitutionality of the Torrens Acts that no safe guess can be indulged as to how the United States Supreme Court will decide the question of their constitutionality.

The only case that went to the United States Supreme Court under the Torrens Act was that of Tyler vs. Judges of Court of Registration, 179 U. S. 405. This case went up from Massachusetts. The United States Supreme Court declined to review the decision of the Massachusetts court sustaining the validity of the Massachusetts law, because the party complaining was not injured. This does not mean that the United States Supreme Court, at some future time, can not declare the Massachusetts law invalid.

Meanwhile, any one who registers title to his land under our Torrens Act does so with the possibility of that act being declared invalid by the United States Supreme Court at some future date.

No Record of Deeds.

Suppose a property owner should register his title under our Torrens Act. Suppose the property changes hands ten times and that thereupon the United States Supreme Court declares the act invalid. All ten deeds under the Torrens Act have been filed with the Registrar. None of them are recorded in any book. Certificates of registration are not legal evidence of anything because the Torrens Act has been declared invalid. One or two of the deeds in the chain of title lying loosely in the Registrar's office, have been lost, mislaid or destroyed. The then owner of the property hastens to have all the deeds in his chain of title recorded so as to secure to himself a merchantable title under the old methods. He discovers that some of the deeds are mislaid. He cannot locate the grantors of those deeds and does not know whether they are alive or dead. Probate proceedings and suits to quiet title must necessarily ensue before the owner can establish record title to his property. This is another risk that titles must run which are registered at the present time under the Torrens Act.

Another objection to the act is that if property is once registered thereunder subsequent transfers must be made in accordance with the act and no way is provided whereby the title can be taken out from under the operation of the act and restored to its old condition under the system with which all are familiar. The property owner registering his title under the Torrens Act must therefore feel well assured that he would not want to return to the old system now in common use.

Not Used Much in America.

The Torrens Acts have apparently worked successfully mostly in some small communities where land transfers were neither frequent nor important. The Torrens Acts have not been used to any great extent in America. Niblack, in his book on the Torrens System, writes as follows: "There are in the Chicago Real Estate Board about 140 active members and about the same number of associate members. They are, perhaps, about equally divided on the question of the practical use and benefit of the Torrens System. Nevertheless, the adoption of the system was taken up and secured as a board measure. A Committee on the Torrens Laws has been appointed for the past ten years and the law has been in existence for more than four years. During the first four years of the operation of the law, nine active members of the board made thirteen applications for registration of their own properties. One member withdrew his application. With perhaps one exception, the properties registered by these members are cheap properties. During a discussion over the compulsory registration bill, one of these members was asked why he did not register his large properties under the act instead of confining registration to a lot worth about $400, and his answer was that he "did not consider it judicious."

One of the great difficulties with all Torrens Acts in American states is that they present grave questions of constitutional law. Our legislatures are hedged about with many constitutional limitations upon their powers, and acts which legislatures of foreign countries might pass without question would not be permitted in American states under existing constitutional provisions placed there to protect the holders of property from being deprived thereof by semi-judicial processes. This is why Torrens Acts in Australia and elsewhere can contain provisions which are not permissible in acts passed by American legislatures.

Let It Alone.

The expense of registering a title under the Torrens Act will probably exceed by quite a considerable amount that attendant upon a suit under the McEnerney Act.

In view of all the foregoing considerations, it would not appear to be the part of wisdom for a property owner at the present time to register title to his property under the Torrens Act. The future may bring a favorable opinion upon these acts from the United States Supreme Court. California may amend her law and provide for an indemnity fund. Other technical and objectionable features of the present act, which have not been referred to for lack of space because their technicalities would not appeal to the layman, may later on be obviated. Until that time arrives, however, the writer would not hesitate to advise any property owner to bring suit under the McEnerney Act and to let the Torrens Act strictly alone.

COMMERCIAL BODIES AND CIVIC WORK.

Not Merely Promotion and Advertising, But Creation of Better Living Conditions Are Within Their Field.

The old idea of the scope and aim of an association composed of the merchants and manufacturers was the "booming" of the city as a place of business, a good location for manufacturing plants and a favorable shipping point; and any movement on the part of the citizens to put restrictions on these individual business interests in the effort to make the city a more comfortable and attractive place of residence, was looked upon as a direct menace to its commercial supremacy. This prejudice is by no means yet dispelled. Let a railroad company's request for a right of way into a city be opposed because it cuts through a choice residential district or fails to eliminate crossings and the most powerful argument made against the opposition is this old prejudice that you are checking the commercial growth of the city. If a really serious attempt is made to abate the smoke nuisance, the alarm is sounded that you will drive factories away from the city. If a city is so presumptuous as to place restrictions on industrial plants in order to protect the health of the employees, city legislators are warned to go slow. When the death roll in Chicago from grade crossing accidents grew to such an alarming extent that the public conscience demanded protection, the most obstinate and effective argument against track elevation was the danger of driving the railway terminals out of the city.

But these arguments are fast losing their potency. While it is true that the strategical position, as a point for manufacture and exchange, is the chief factor which in the first instance determines the location and size of a city, it becomes relatively a less dominating factor as the city increases in population. As a city grows, its complete dependency upon trade and commerce rapidly decreases; and trade and commerce, on the other hand, become more and more dependent upon the city. Railroads, factories and business activity bring people, but people must live; they must be governed; life must be made comfortable; pleasures must be provided and so the large city as a corporate unit with all of its wealth, prestige and multiform interests, becomes eminently bigger than any individual or corporate interest. When the citizens begin to realize this they begin to subordinate these individual interests to the well-being of the whole city.

Furthermore, a commercial center invites into its gates visitors—retail merchants and shopkeepers from the surrounding country, and travelers from everywhere. In order to have them tarry awhile and return again, the city must be made attractive—which means clean streets, pleasant homes, good transportation facilities, parks and boulevards, and stately public buildings. In short, a city cannot, in the modern sense of the word, maintain a commercial supremacy unless it maintains at the same time a high civic life.

It is impossible to estimate the actual profits which Paris derives annually from her parks, boulevards and public buildings. Napoleon III never dreamed of the enormous income which he was guaranteeing his capital when he rebuilt the city in the early fifties. Bankers have estimated that Americans spend upwards of $500,000,000 annually in foreign countries. It is safe to say that Paris receives at least one-fifth of this vast sum, the profits from which are probably as great as the profits from pork to Chicago, shoes to St. Louis, or beer to Milwaukee.—Mayo Fester, in Charities

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Central Trust Company..42 Montgomery
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Mechanics Savings Bank..342 Montg.
Mercantile Trust Co. of S. F..464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk of S. F., 708 Mkt
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Politzer, Alex.....1810 Fillmore
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Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
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Thompson, R. R..436 Montgomery Blk.
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Whitney Estate Co.....117 Geary

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CHAMPAGNE.

Greenway, E. M.....Kohl Budg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The.. ..... Indiana & 24th

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co..... ....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....15 Powell
Blaskower, M & Co., 1117 Van Ness
Cahen, Sig.....Market near Stockton
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly.....182 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co.....1642 O'Farrell
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M.....27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc..V. Ness & Cal.
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House.... ..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger.....933 Post
Atkins, Robert S....11110 Van Ness Ave
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co., V Ness & Pine
Hirsch Bros. .....2009 Fillmore

Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Kellus, Chas. & Co., Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Mandel, Weiner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis ..... 658 Mission

COAL DEALERS.

Allen, Charles R..Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, George, Co.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John., 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co. .....430 California

CODFISH DEALERS.

Alaska Codfish Co..Sacramento & Davis
Atlantic Fish Co.....423 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A. .....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Armsby, J. K. & Co.....627 Howard
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John.....448 Battery
Campodonico & Burns, Drumm & Wsh
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union..Davis & Sacramento
Eveleth-Nash Co.....422 Front
De Martini, John & Co....112 Wash.
De Pue, Edgar J..614 Merchants Ex.
Detels, M. P.....California, nr Front
Dodge, Sweeney Co..Hathaway's Whf
Duffy, J. J. Co.....109 Wash.
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency.436 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Hartter, L. Co. .....314 Davis
Hilmer, Fred L. Co. .....26 Clay
Hulme & Hart.....19th & Tennessee
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacobs & Malcolm...Drumm & Wash.
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercarl, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wsh
Macpherson & Honrihan.Davis & Wash
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton Teller Co. .....17 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Gerstle.....Kohl Bldg.
Southern Pac. Mill. Co., 930 Mchnt Ex
Von Husen & Co.....400 Davis
Vanvalves, M. D...513 Eleventh, Oakland
Welch & Co.....502 California
Western Creameries Co...268 Market
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drumm & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co..724 Montgy
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph & Co...1310 Folsom
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro.....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E.....636 Market
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard .....518 Noe
Gilbreth, Frank B.....604 Mission
Keatinge, Richard & Sons..779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 771 Mkt
The Woodruff Co....Pine & Leidesdorff

COOPERS.

California Barrel Co..22nd & Illinois
Carl Cooperage Co.....54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.

Richards, J. W..2431 Channing, B'k'l'y

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg

CORSET MANUFACTURERS

Locke, C. E., Mgr. Royal Worcester
Corset Co.....728 Mission

COTTON GOODS.

California Cotton Mills Co...Oakland

CRACKER MANUFACTURERS.

American Biscuit Co.Bat. & Broadway
Pacific Coast Biscuit Co..Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 6th & Yuma
Cowen-Heineberg Co.....527 Market
Nathan-Dohrmann Co..1548 Van Ness
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co.....23 Market

CURIO DEALERS.

Hettrich, A. L. Co.....508 Washington
Gray Bros.....2nd & Mission

DAIRY MACHINERY.

De Laval Dairy Supply Co.101 Drumm

DENTISTS.

Platt, Frank L., D. D. S....712 Steiner
Van Wyck, Crittenden, D. D. S.....
.....1059 O'Farrell

DEPARTMENT STORES.

Emporium, The.....Post & Van Ness
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....908 Van Ness Ave

DISPLAY FIXTURES.

Frankel Display Fix. Co..867 O'Farrell

DOORS AND WINDOWS.

California Door Co.....24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co..926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....438 Market
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sac'to & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. Co.....2nd & Japan

DRUGGISTS.

Ayers, Edw. N.....Van Ness, near Post
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California
Clegg, Fred A.....1542 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co..1260 McAllister
Langley & Michaels Co.....34 First
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Redington & Co.....675 Third
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....3402 Mission
Schmidt, Val.....Polk & Jackson
Schmidt, Edwin Val..Fillmore & Cal
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters.25th & Folsm
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris..Van Ness & Washingtn
Clayburgh, L. J. & Co.....1425 Bush
Crowley, J. B.....Aronson Bldg.
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....22nd & Mission
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co..Sansome & Mkt
Nathan, A.....1562 Stockton
Newman & Levinson.V. Ness & Sutter
O'Connor, Moffatt & Co..V Ness & Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach..2013 Fillmore
Semerla, Henry & Co.....539 Eddy
Strauss, Greenberg & Sachs.....
.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Weill, Raphael & Co..V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co.McAllister & Polk
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co....837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electric Appliance Co.....726 Mission
Electric Railway & Manf'rs Supply
Co. .....84-86, 2d St
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....
.....527 Mission
Levy Electric Co.....648 Sacramento
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Ind. Electric Const. Co.... 381 Fulton
Westinghouse Electric Co..2d & How'd

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co...Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J.....Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
De Fremery, J. & Co.1305 Adeline Okd.
Jennings, R. P..Cal. Bldg., Union Sq.
North American Commercial Co.....
.....314 Brannan
Takemura, K. & Co.....1174 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros. Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co....22d & Douglass
Mann, Alex Jr., Co., Inc.....1125 Polk
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Ass'n...Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Cordes Furniture Co.....1515 Bush
Bunster & Saxe.....Eddy & Larkin
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.16th & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co..Webster & Haight
Lindholm Furniture Co.748 Van Ness
Moore, Harry J. Furn. Co..735 Eddy
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co..1632 California
Sloane, W. & J. Co..Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Jonhson, Harry Co...Harrison & 16th

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.801 V. Ness
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....
.....1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo.....Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Wks.7th & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A.....1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son..638 Montgy Block
California Glue Works....Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co..526 McAlst

GROCERS.

City of Hamburg Co., Inc....118 Oregon
Claussen, C.....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co..1242 Van Ness
Levaggi, Granucci & Co., Inc.112 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Stenart
Newhauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....217 Davis
Stulz, Jos. A. Co.....1931 Fillmore
Sussman, Wormser & Co., 7th & Bran.
Tillman & Bendel.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co..1346 Park, Alad
Goicher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Co.....450 Van Ness
Brown, The Ralph Co...5th & Tehama
California Hdw & Cut. Co..812 V Ness
Crosby, Peet & Moe.....555 Van Ness
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian...Pacific Union Club
Gregory Hdw. Co....521 Golden Gate
Holbrook, Merrill & Stetson.6 & Twns.
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co..146 St'rt
Montague, W. W. & Co....Turk & Polk
Pacific Hdw. & Steel Co., 7th & Twnsd
Palace Hdw. Co.....456 Golden Gate
Philpott, C. H.....135 Fifth
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....638 Fourth
Williams Hdw. & Stove Co..1525 Mkt
Vaut, E. D. Hardware Co....218 Market
Woods, Charles M.....11 Front
Wright & Wood Hdw. Co....77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co....
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co..307 Mkt

HAT MANUFACTURERS.

California Hat Co.....1120 Howard
Triest & Co.....734-738 Mission

HATTERS.

Carroll, Paul T.....706 Market
Collins, Chas J.....922 Market
Colman Co.....343 Montgomery
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1440 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....1178 Market
Meusdorffer, J. C. Sons....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Johnson M.....Hotel Robins
Martin, H. G.....156 Third
Palace Hotel Co.....Fairmont Hotel
Phillips, H. B.....Union Trust Bldg
Turpin, F. L.....Cor Fourth & Howard
Von der Mehden G. H.. 501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 Folsom

ICE DEALERS.

Consumers Ice Co.....436 Eighth
Merchants Ice & Cold Storage Co....
.....Lombard & Sansome
National Ice & Cold Storage Co, The
.....268 Market
Union Ice Co.....735 Fourth

ICE CREAM DEALERS.

Parry, J. S.....224 8th

ILLUSTRATORS.

O'Connor, Thos. E...129 Investors' Bldg

IMPORTERS.

American Mercantile Co. 628 Mtgy
Cora, A.....478 Jackson

INTERIOR DECORATORS.

Schastey & Vollmer.....1930 Van Ness
United Studios .....1115 Post

INSURANCE.

Ahpel, H. C. Co.....Union Trust Bldg
Bertheau, Caesar...Montgomery Block
Boardman & Spencer....511 California
Brown, Edw. & Sons .....108 Front
Christensen & Goodwin.....55 Geary
Commercial Union Assurance Co., Ltd.
.....1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son Mont & Sac'to
Dorn, E. L.....Pine & Leidesdorff
Dornin, John C .....Kohl Bldg
Fireman's Fund Ins. Co..Cal. & Sansm

Gutte & Frank ...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hillman, John R. & Son....160 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver..Post & Grant Av.
Landers, Wm. J.....Pine & Sansome
Liverpool & London & Globe Ins. Co..
.....422 California
London & Lancasnire Fire Insurance Co.....2101 Van Ness Ave
Manheim, Dibbern & Co..453-455 Mtgy
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co...312 Cal.
Northwestern National Fire Ins. Co.
.....1632 Franklin
Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.....326 Montgomery
Palache & Hewitt.....430 California
Parker, C. M. T.....Maln & Folsom
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw E.....320 Sansome
Preferred Accident Ins Co..704 Mkt
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Ins. Co...Monadnock Bldg.
Voss, Conrad & Co..229 Monadnock Bldg
Waniorek, M.....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Ins. Co.....348 Pine
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

INDIVIDUAL MEMBERS.

Briggs, Arthur H.....
..... Treasurer, Fairmont Hotel
Briggs, H. F., Mgr Viavi Co., 636 Pine
Carpy, Chas., Bank Director..108 Sutter
Davis, Andrew M., Merchant, Emporium..... Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Warehouse Co. .....Jackson & Battery
Greenebaum, M., Merchnt..6th & South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W...Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Kester, F. J. Cooperage..704 Market
Landsberger, Julius A...Chronicle Bldg.
Merrill, John F., Merchant....3201 Clay
McNicoll, A. J., Elev., Stockn & Beach
Mackay, Clarence H., Bank Director..
..... New York
McCoy, H. J., Sec. Y. M. C. A., 1220 Gry
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant.1901 Van Ness
Moore, S. I., Sec'y. the I. C. Moore Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate..
..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters .....Merchants' Exch. Bldg.
Symmes, Frank J., Merchant.....
.....1046 Monadnock Bldg.
Talbot, W. H., Merchant..Foot of Third
Taylor, H. H....Manager Mills Bldg.
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant...104 Battery
Van Arsdale, W. W., Lumber Dealer..
..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director....
.....California & Montgomery
Wright, F. V....644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocker Bldg.

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley .....215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works..Kearny & Francisco

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi
Doble, Abner Co...Fremont & Howard
Tayler & Spottswood Co.19th & Minn.

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave
Solomon, C. Jr..625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....439 Turk

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co..1261 Van Ness Ave
Bohm, Bristol Co....Sac'to & Van Ness
California Jewelry Co.....704 Market
Carrau & Green.....1510 Buchanan
Deremer & Co.....1341 Van Ness Ave
Diamond Parlor Jew'ly Co..1429 F'more
Dinkelspiel, J. S.....1021 Van Ness
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co.....1324 Geary
Glindermann, W.....1532 Fillmore
Greenzweig, Geo. & Co.....2322 Cal.
Hall, A. I. & Son.....717 Market
Hammersmith & Co.810 Van Ness Ave.
Herinhi, Leo.....896 Steiner
Isaacs, Abe.....739 Van Ness Ave
Judis, Alphonse Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co..Van Ness & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..717 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co.Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V Ness
Marks Bros.....Eddy & Fillmore
Magnin, I & CoVan Ness & Austin Ave
Schwartz & Goodman.....1545 Fillmore
Paragon, The ....Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co. 528 Gough

LAUNDRIES.

Domestic Laundry..468 25th, Oakland
La Grande Laundry Co...234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. 1.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co...583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.3rd Av. & E 11, Oakld
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co..661 Brau'n

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....704 Market

LITHOGRAPHERS.

Britton & Rey.....555 Commerclal
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co...818 Crocker Bldg.
Blyth & Trott .....Spear & Mission
Carter, George E. & Co....704 Market
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co..Merchants Ex.
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co.....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mchts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Templeman, Henry.....22 Market
Truckee Lumber Co..1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.268 Mkt

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co..432 Folsom
Garratt, W. T. Co..Fremont & Natoma
Harron, Rickard & McCone..416 Market
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co., 19th & Harrisn
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.
Sanitary Devices Manufacturing Co..
.....Sixteenth St. & San Bruno Ave
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co.28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....127 Shotwell
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
French & Linforth., 1116 Bdwy, Oakld
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold .....114 Bush
Robinson Bros.....Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....3316 22nd
Toggery, The.....Van Ness & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....704 Market
Harshall, A.....321 Crocker Bldg
Jacobi, L. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros. .....1438 Market
Reid, J. & Son.....943 Van Ness
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 1629 G'ary

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot.....2632 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....Polk & Bush
New York Millinery....133 Van Ness
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....7th & Folsom

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Witter Medical Springs Co., 647 V Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co.832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

MUSTARD MANUFACTURERS.

Burr, C. C.....1426 Filbert

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....1424 Gough
Palmer, Sid S.....20 Market
Ware, John H....307 Monadnock Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co., 1160 Bdway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co....360 6th St., Okd.

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, M. B. Oyster Co..380 Bran.
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Hwrd
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills..411 Mont.
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Un. Bag & Paper Co., 1059 Frklu, Okld

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Fleishhacker, .. & Co.Grant Av & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.2476 How'd
Law, Herbert E., Viavi Bldg..636 Pine
Nat. Pharmacy Co..957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co..Turk & V. Ness
Cohl, Samuel..... 591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D..1944 Fillmore
Gibbons, Henry Jr., M. D.2405 Fillmore
Mann, C. S., M. D..P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.....
.....2103 Clinton Ave., Alameda
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D..1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D..3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D.....636 Baker
Vecki, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son..McAllister & Van Ness
Curtaz, Beni. & Son., 1615 Van Ness
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....689 14th
Sherman-Clay Co..... 1625 Van Ness

PICKLE MANUFACTURERS.

Fisher Packing Co.....720 Capp

PLUMBERS.

Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....Clay & Mont.
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.139 5th
Western Meat Co..... Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard.....1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
..... Box 29, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau, Kohl Bg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Dempster Bros.....437 Minna
Freygang-Leary Co.....1322 Howard
Gilmartin Co., The.....45 Ecker
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock Press.....1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Nolan-Davis Co. The.....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.
Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.
Crocker Estate Co. ...Crocker Bldg.
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....1045 Monadnock Bldg
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin .....1026 Fillmore
Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.
McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.
Commercial News Pub. Co..1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H..2018 Center, Berkeley
Williams, E. C....Fifteenth & Mission

PUMPING MACHINERY.
Byron Jackson Machine Works..... West Berkeley
Dow, Geo. E. Pumping Engine Co.....First & Howard
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.
Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.
Abrahamson Bros. & Co....1209 Sutter
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C., Co.....423 Kearney
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bonifield, Jeffress & Ryan.....49 Post
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R....Cal. & Fillmore
Browne, R. S. & Co.....45 Geary
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co.....36 Kearny
Bush, David & Son.....2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John .....1515 Bush
Cline & Duncan.....20 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer...573 Cal.
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White .....10 Third
Dunbar, F. A.....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....414 Kearny
Half Moon Bay Development Co.....1284 Market
Harrigan, Weidenmuller & Rosenstirn, Inc..... 315 Montgomery
Healy & Gillespie..... 244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Heyman, Oscar & Bro....113 Montgy
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & W. Co., Merch. Ex.
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter
Kane & Co.....1913 Post
Keil Estate Co.....1209 Flood Bldg
Langrebe, McNevin & Jones.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill..106 Merch. Ex
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....704 Market
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc....2587 Mission
McMahon, O. L. & Co.....1256 Sutter
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry.....Market & Pine
McNeill, D. R. Realty Co.....2004 Delaware, Berkeley
Nelson, Johnson & Co.....375 Bush
Norie-Hearn Co.....810 Van Ness
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....787 Market
Realty Syndicate..1218 Bdwy, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G. & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society.....201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Bucklee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....481 California
Stine, O. C.....1515 Bush
Strong, Belden & Farr.....15 Post
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Week, F. A. Realty Co.....Berkeley
Wehe, A. W.....1515 Bush
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman .....327 Kearny

REAL ESTATE AND INSURANCE.
Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERIES.
Selby Smelting & Lead Works..... Merchants' Exchange, 8th Floor

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Blanco, A. B.....863 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant..22 Sansome
Galindo, F. B....1018 Van Ness Ave
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Petersen, Jacob.....9 Market
Pouchan, G. & Co....497 Golden Gate
Ravn & Karstensen..Market & Steuart
Swain Company .....1111 Post
Tait's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael

RIGGERS.
Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.
Paraffine Paint Co...1039 Merch. Ex.
Pacific Refining & Roofing Co.....Sixteenth and Mississippi

RUBBER GOODS.
Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co., 4th & Wash, Okld
Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS.
Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.
Hidalgo Plantation & Commercial Co. ..... Monadnock Bldg
La Zacualpa Rubber Plantation Co.. ..... 405 Monadnock Bldg

RUG MANUFACTURERS.
California Rug Co.....3147 Lombard

SAFES.
Freeman, Brewster & McCabe..... .....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co..... .....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.
California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.
Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.
Ginn & Co.....717 Market

SCREEN WORKS.
Quick, John W.....1218 Haight

SEEDS AND GRAIN.
Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.
Volkman, Chas M & Co.S'some & B'way

SEED GROWERS.
Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co..Eddy & Hyde
Steiger Terra Cotta & Pottery Works ..... Eighteenth & Division

SEWING MACHINES.
Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.
Smith, Francis & Co.....61 Fremont

SHEET METAL WORKS.
Cronan, W.....19-23 City Hall Ave
Delano Bros.....70 Spear
Shields, Thos.....571 Mission

SHIP BUILDERS.
Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co..... .....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co.. ..... 138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co...20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.
Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bates & Chesebrough...Mer. Ex. Bldg.
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Fritch, J. Homer.....110 East
Gale Bros.....408 Davis
Grace, W. R. & Co....612 California
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co..... ..... 213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co., 690 Commercial
Newhall, H. M. & Co.....111 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Eloesser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown.....Sixth & Eldorado

SHOE GOODS.
Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.
Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.
Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.
Graves, W. E.....717 Market

SMOKERS' ARTICLES.
Heininger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.
Fischbeck Soap Co..17th & R. Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.
Horstmann, John & Co....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.
Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne....1400 Fourth
Bonestell, Richardson & Co..475 Sixth
Cen. Stationery & Sup. Co..1186 Mkt
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co..... ..... 42-44 Sutter
Standard Office Sup. Co....603 Mont.
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works....17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co..... ..... Jackson-St. Wharf
Capelle, Robert .....250 Powell
Cook, Thos. & Son.....32 Powell
Ettore Patrizi & Co....23 Mont. Ave.
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co..Flood Bldg
Toyo Kisen Kaisha.....Flood Bldg.
Monticello Steamship Co.Ferry Bldg.
Northern Commercial Co.320 Sansome
Occidental & Oriental SS Co., Flood B.
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.
Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.
Fink & Schindler Co...218 Thirteenth
Simmen, John.....70 Rausch

STOVE AND IRON FOUNDRIES.
Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.
Ralston Iron Works..20th and Indiana

SURETY COMPANIES.
American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.
Walters & Co.....1608 Steiner

SURVEYING AND NAUTICAL INSTRUMENTS.
Leitz, The A. Co.....640 Commercial

SYRUPS.
Colonial Preserving Co.....3460 25th
Long Syrup Refining Co..8th & Bran'n
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co....3rd & Mission
Baumgarten, J. & Co..671 Golden Gate
Ford, C. W. R & Co..665 Golden Gate
Relss Bros. & Co.....1500 Post

TANNERS.
Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co..... .....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.
Brandenstein, M. J. & Co..... .....Spear & Mission
Caswell, Geo. W. & Co....530 Folsom
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry....359 2nd, Oakland
Guittard & Co., Inc...Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co. .....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.
Haynes, Frank.. Pine and Montgomery
Pacific States Tel. & Tel. Co..... ..... Fell and Scott

TENTS AND AWNINGS.
Ames-Harris-Neville Co...607-609 Front

THEATERS.
Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.
Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co...223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance & Trust Co.... ..... Kohl Bldg

TOWEL COMPANIES.
Galland Mercantile Laundry.317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co.....782 Mission
Sadler & Co.....143 Fifth

TRANSFER COMPANIES.
Union Transfer Co.Grant Av. nr Geary
Wells-Fargo Express Co 2d & Mission

TRUNKS.
Hirschfielder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James .....1197 Post
Pacific Trunk & Bag Co. .....200 Clay

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co..1820 Fillmore
Bornemann, Geo. C. Co....546 Market
Revalk, R. E. & Co. .....432 Market

UNDERTAKERS.
Gray, N. & Co. .....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.
Cal. Casket Co. .....959 Mission

UNDERWEAR.
Delmel Linen Mesh System Co..... ..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.
Litchfield, J. M. & Co..513 Golden Gate
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.
Berry Bros., Ltd.....568 Howard

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co....534 Howard

WALL PAPER AND MOLDINGS.
Quadt, John .....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros. .....723 Market

WAREHOUSES.
Granger's Business Ass'n....Mer. Ex.
Haslett Warehouse Co..105 Townsend
Lombard Warehouse Co.....204 Cal.
S. F. Warehouse Co.....35 Second
South End Warehouse Co.2d & T'send

WELL BORERS.
Lowe, J. W. .....710 Fell

WELSBACH MANTELS AND SUPPLIES.
Welsbach Co. .....357 McAllister

WINES AND LIQUORS.
Ahrens, Pein & Bullwinkel..... ..... 1st & Harrison
Arnhold, B. & Co.Townsend & Stanford
Bibo, Sam & Co..... 1213 Sutter
Bozio, O. .....1125 Laguna
Braunschweiger Co. .....
California Wine Ass'n....3d & T'send
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce..705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries .....19 Minna
French-American Wine Co..... ..... 1821 Harrison
Golden Eagle Dis. Co..257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co....Church & Mkt
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I. .....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Livingston, M. A.....1842 Golden Gate
Lubben, John.....Drumm & Merchant
Lyons, E. G. & Raas Co..430 Bryant
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfeffle, E. E. & Co....14th & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....347 Davis
Rosenblatt Co., The....Second & Folsom
Speyer, Chas.....Folsom & Army
Schilling, C. & Co....20th & Minnesota
Schlesinger & Bender..... .....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co..15th & Har'son
Siebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Dis. Co....43 Clay
Swiss-American Wine Co..530 Wash'n
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co..Van Ness & Ellis
Wetmore, Bowen Co..... .....111 San Pablo Ave., Oakland
Wichmon, Lutgen & Co.Clay & Batt'y

WIRE AND WIRE ROPE.
American Steel & W. Co..16 & Folsom
Roebling's, John A. Sons Co..202 2d
Pacific Steel & Wire Co..... 1001 Twenty-second Ave. E., Oakland

WOOD DEALERS.
Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.
Heyman-Weil Co., The .....68 Kansas
Lake & Co., Inc.....Ross Valley
Levensen Co.....145 Townsend

WOOL.
Koshland, S. Co.....126 California
S. F. Wool Sorting & Scouring Co.... ..... 117 Geary
Tryon, E. H.....Monadnock Bldg

WOOLEN MANUFACTURERS.
Sheldeman, B.....1540 Fillmore

WRECKERS.
Whitelaw Wrecking Co.....336 Main

YEAST AND VINEGAR MAKERS.
Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co ....2101 Fillmore

Merchants' Association REVIEW

CIRCULATION 3000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange Bld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

"JUSTIFIABLE BRIBERY."

The passage of the Parkside trolley franchise has an important bearing on the bribery problem: it shows that the plea of business "necessity" raised in defense of corruptionists seeking privileges from the city, lacks even a pretense of merit where the legislative body is honest, and the application is one for the public good.

There was an honest Board in this case. Some of them stood so straight they leaned over backwards and are still holding that awkward attitude—refusing to vote for a measure supposedly "tainted" by traffickings with the deposed Supervisors. The public interest, however, demanded that the franchise be granted, taint or no taint, and granted it was, without the payment of a dollar of bribe money to anyone.

Bribery to get franchises is never "necessary," even with a local government composed entirely of rascals. That proposition should be self-evident to everyone, but it is not. Hundreds of people in this City today are ready to condone the crimes of eminent bribers on the ground that those gentlemen were "held up." They may be "held up," but they don't have to deliver. To concede that they do, is to confuse our ideas of right and wrong, to obliterate the plain boundaries of the moral law, and to help pervert the public conscience. To say that a multimillionaire is "compelled" to resort to bribery in order to carry out his plans, is vicious, muddle-headed nonsense. There is no compulsion about it. Let him retire on the millions that he has. Many a family in this country lives on a thousand dollars a year, or less. Any man ought to be willing to retire with a million or so rather than commit a breach of the moral law and assist in the degradation of the people's trustees.

The good old rule of morality required a man to die rather than do wrong. What has become of that rule today? Theoretically, it is just as valid as ever, but practically it has been washed from thousands of impressionable minds by the sloppy talk about the "necessity for bribery," when all that is required in the field of franchise finance is, not that one shall be a martyr, but that he shall behave himself decently, like his decent neighbors, and play the game as they play it—fairly and squarely and according to the rules, and, if he lose, accept his loss as they have to accept theirs. No man in this country has a right to make money in ways that are denied to his fellows by the laws of the land. The conditions of the game are unequal enough without that.

There is no more excuse for a "big business man" bribing a supervisor or an alderman in order to gain a franchise than for a labor union to slug "scabs" in order to win a strike. Each "has to do it" in exactly the same sense, and neither "has to do it" in any sense whatever. It may be a condition of winning, but we don't have to win. Even the sporting world retains some admiration for a good loser.

The Spring Valley Water Company chose tribulation and loss rather than seek its profit through corruption. It "took its medicine," and neither grand jury nor public accuses it today. If the Spring Valley could do that, other big interests can do it.

After the tumult and the shouting of a decade of frenzied prosperity complicated with a thousand kinds of profitable devilment it is time the country went back to the old line fence between right and wrong and nailed up a few loose pickets. Franchises don't have to be bought with bribes, except by crooked men from crooked public servants. Where the application can stand on its own merits, the privilege asked for can generally be had more easily from an honest legislative body than from the other sort; and "big business" should seek its interest in the election of trustworthy representatives of the public. There is not a single respectable excuse for the other course.

HOW TO MARK YOUR BALLOT—AND HOW NOT.

Do not mark your ballot with a pencil. A ballot so marked is void.

Do not mark it with a fountain pen; that is just as bad.

Mark it with the rubber stamp which is furnished by the Election Commissioners for that purpose, and which you will find in the voting compartment.

The ring at the head of the party column is for voting straight tickets. Stamp a cross in it if you wish to vote a straight ticket. Let it alone if you do not. Otherwise, while you may not invalidate your vote, the chances are that you will.

Do not stamp a cross opposite the names of more candidates for a given office than there are offices for the candidates. For example, you may vote for eighteen supervisors but if you try to vote for nineteen you lose your vote for all supervisors—nobody can tell which eighteen your choice is.

The safest way to vote a split ticket is to let the ring alone and stamp a cross opposite the name of each candidate for whom you wish to vote.

If you make a mistake in marking your ballot and do not wish the election officers to know how you meant to vote, mark the ballot for all candidates as far as you have gone, which will effectively conceal your intentions; then hand it back, and call for a fresh one.

You are entitled to three ballots. If you spoil the first, get another. If you spoil the second, get another. Don't spoil the third.

Stamp a cross opposite the word "Yes" for the charter amendments you favor; opposite "No" for those you oppose.

Don't write in the blank column for independent nominations the name of any candidate already printed on the ballot.

See that the number is torn off the ballot and the ballot put in the box before you leave the booth.

YOU HAVE 10 MINUTES. TEN MINUTES IS A LONG TIME. THERE IS NOTHING DIFFICULT ABOUT IT. DON'T GET CONFUSED, AND DON'T VOTE A MISTAKE. READ THIS AGAIN.

WHY CONCEAL THE CONCRETE?

In the judgment of a good many persons qualified to form opinions on the matter, a mistake is being made in covering the walls of concrete buildings with paint, tiling, or other materials by nature alien to the main substance of the structure.

The proper color for a concrete building is concrete color—just the natural hue of the cement, without the addition of paint or any other covering. That is honest; that is candid. It corresponds to what Ruskin called "truth" in architecture. There is no pretense about it, no sham, no straining after effect through artificial and wasteful means. Where brick buildings are being plastered with cement to look like concrete, concrete buildings should proclaim the honest and excellent material of which they are made.

Moreover, the cement color is perfectly adapted to the prevailing atmospheric condition of the City. If all or the majority of our great structures showed that hue, they would blend into one soft, harmonious gray, the effect of which would be indescribably fine—much more beautiful and pleasing than any quantity of parti-colored tiling or variegated paint, though we are ready to admit that treatment with such material is well adapted to concealing deficiencies of composition.

There is nothing to be ashamed of about concrete—no reason for concealing it. It is one of the best building materials in the world, and unlike paint its surface does not grow shabby every few years and have to be renewed. In future construction, builders should stick to the natural gray of the cement itself. It will not only produce harmony of general effect, but will give our down town blocks an appearance of rock-walled solidity that can not be approached by any artificial device.

FINE GIFT OF PICTURES RECEIVED.

The Merchants' Association has, by resolution of its directors, formally thanked the Southern Pacific Company for several fine pictures of San Francisco taken one year after the fire. These pictures hang in the Association's offices in the Merchants' Exchange Building, and present convincing evidence of the remarkable progress of reconstruction.

PUBLIC LIBRARY

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

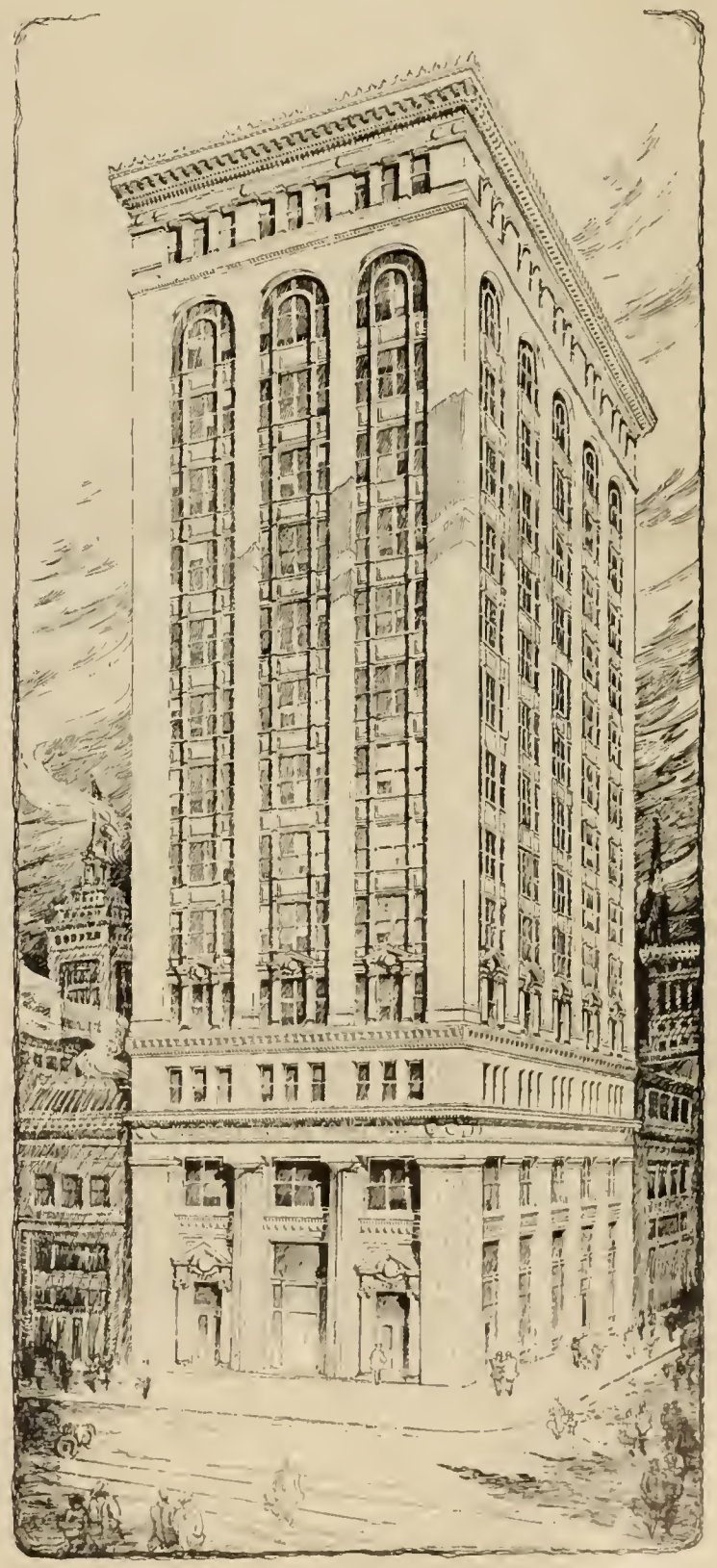
DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. II | SAN FRANCISCO, CAL., NOVEMBER, 1907. | No. 135

TYPES OF THE NEW SAN FRANCISCO

Sherman, Clay & Company Building, Practically Completed, Cost $220,000
Steel Frame Store and Office Building



The Metropolis Trust and Savings Bank, Market and New Montgomery Streets, Cost $600,000; Steel Frame Office Building

MUNICIPAL VERSUS PRIVATE OWNERSHIP

Interesting Findings of a National Committee on this Vital Question. The Investigating Body Included Men from all Classes, Capitalist and Labor Leader, Master and Man, Scholars and Professional Observers.

Through an opportunity of reprint from the Canadian Municipal Journal, the REVIEW *is able to publish in advance the principal portions of the result of an investigation long looked forward to by all those interested in the much debated question of municipal ownership. The following article will be found more than merely interesting reading, it being the final report of the Committee on Investigation of the National Civic Federation on Public Ownership and Operation. It bears the opinions of men unusually representative in character, combining business interests with those of labor leaders, college professors and journalists. It represents months of arduous and expert labor and is not to be taken lightly by any one interested directly or otherwise, in municipal affairs.*—EDITOR.

The committee presenting the following report has made thorough investigation of municipal and private workings of gas, electric light, water and street railway plants, in both the United States and England. Its chairman was Melville E. Ingalls, chairman of the board of directors of the Big Four Railroad. All the committeemen but one, Walton Clark of the United Gas Improvement Company of Philadelphia, sign the report. The utility of the findings is particularly pertinent to San Francisco under present conditions. The signing members of the committee are:

Melville E. Ingalls, chairman.

Dr. Albert Shaw, editor of the "Review of Reviews," vice chairman.

Edward A. Moffett, secretary.

Edward W. Bemis, superintendent of waterworks, Cleveland, Ohio.

William J. Clark, general manager of the foreign department of the General Electric Company.

Prof. John R. Commons of Wisconsin University.

Charles L. Edgar, president of the Edison Electric and Illuminating Company of Boston.

Walter L. Fisher, president of the Municipal Voters' League of Chicago.

Prof. Frank J. Goodnow of Columbia University.

Prof. John H. Gray of Northwestern University, Illinois.

Timothy Healy, president of the International Brotherhood of Stationary Firemen.

Daniel J. Keefe, president of the International Longshoresmen's Association.

Milo R. Malthie, member of the new Public Service Commission of the Greater New York.

H. B. F. Macfarland, president of the Board of Commissioners of the District of Columbia.

Frank J. McNulty, president of the International Brotherhod of Electrical Workers, Springfield, Ill.

Prof. Frank Parson, president of the National Public Ownership League, Boston.

J. W. Sullivan, editor "Clothing Trades Bulletin," New York.

Talcott Williams, editorial writer of the "Press," Philadelphia.

Albert E. Winchester, superintendent of the South Norwalk, Conn., Electric Works.

The Committee's Report.

After calling attention to the very different conditions in different places, and the resultant impossibilty of comparison, and the difference in social and political conditions in the two countries, the report says:

"There are some general principles which we wish to present as practically the unanimous sentiment of our committee.

"First, we wish to emphasize the fact that the public utilities studied are so constituted that it is impossible for them to be regulated by competition. Therefore, they must be controlled and regulated by the government; or they must be left to do as they please; or they must be operated by the public. There is no other course. None of us is in favor of leaving them to their own will, and the question is whether it is better to regulate or to operate.

"There are no particular reasons why the financial results from private or public operation should be different if the conditions are the same. In each case it is a question of the proper man in charge of the business and of local conditions.

"We are of the opinion that a public utility which concerns the health of the citizens should not be left to individuals, where the temptation of profit might produce disastrous results, and therefore it is our judgment that undertakings in which the sanitary motive largely enters should be operated by the public.

"We have come to the conclusion that municipal ownership of public utilities should not be extended to revenue-producing industries which do not involve the public health, the public safety, public transportation, or the permanent occupation of public streets or grounds, and that municipal operation should not be undertaken solely for profit.

"We are also of the opinion that all future grants to private companies for the construction and operation of public utilities should be terminable after a certain fixed period, and that meanwhile cities should have the right to purchase the property for operation, lease or sale, paying its fair value.

"To carry out these recommendations effectively and to protect the rights of the people, we recommend that the various States should give to their municipalities the authority, upon popular vote under reasonable regulations, to build and operate public utilities, or to build and lease the same, or to take over works already constructed. In no other way can the people be put upon a fair trading basis and obtain from the individual companies such rights as they ought to have. We believe that this provision will tend to make it to the enlightened self-interest of the public utility companies to furnish adequate service upon fair terms, and to this extent will tend to render it unnecessary for the public to take over the existing utilities or to acquire new ones.

"Furthermore, we recommend that provision be made for a competent public authority, with power to require from all public utilities a uniform system of records and accounts, giving all financial data and all information concerning the quality of service and the cost thereof, which data shall be published and distributed to the public like other official reports; and also that no stock or bonds for public utilities shall be issued without the approval of some competent public authority.

"We also recommend the consideration of 'the sliding scale,' which has proved successful in some cases in England with reference to gas and has been adopted in Boston. By this plan the authorized capitalization is settled by official investigation, and a standard rate of dividend is fixed, which may be increased only when the price of gas has been reduced. The subway contracts and their operation in Boston and New York are also entitled to full consideration.

"In case the management of public utilities is left with private companies, the public should retain in all cases an interest in the growth and profits of the future, either by a share of the profits or a reduction of the charges, the latter being preferable, as it inures to the benefit of those who use the utilities, while a share of the profits benefits the taxpayers.

"Our investigations teach us that no municipal operation is likely to be highly successful that does not provide for:

"First—An executive manager with full responsibility, holding his position during good behavior.

"Second—Exclusion of political influence and personal favoritism from the management of the undertaking.

"Third—Separation of the finances of the undertaking from those of the rest of the city.

"Fourth—Exemption from the debt limit of the necessary bond issues for revenue producing utilities, which shall be a first charge upon the property and revenues of such undertaking.

"We wish to bring to your consideration the danger here in the United States of turning over these public utilities to the present government of some of our cities. Some, we know, are well governed and the situation on the whole seems to be improving, but they are not up to the government of British cities. We found in England and Scotland a high type of municipal government which is the result of many years of struggle and improvement. Business men seem to take a pride in serving as city councillors or aldermen, and the government of such cities as Glasgow, Manchester, Birmingham and others includes many of

the best citizens of the city. These conditions are distinctly favorable to municipal operation.

"In the United States, as is well known, there are many cities not in such a favorable condition. It is charged that the political activity of public service corporations has in many instances been responsible for the unwillingness or inability of American cities to secure a higher type of public service. This charge we believe to be true. However, there seems to be an idea with many people that the mere taking by the city of all its public utilities for municipal operation will at once result in ideal municipal government through the very necessity of putting honest and competent citizens in charge. While an increase in the number and importance of municipal functions may have a tendency to induce men of a higher type to become public officials, we do not believe this of itself will accomplish municipal reform. We are unable to recommend municipal ownership as a political panacea.

"In many cases in the United States the people have heedlessly given away their rights and reserved no sufficient power of control or regulation, and we believe that corruption of public servants has sprung, in large measure, from this condition of things. With the regulations that we have advised, with the publication of accounts and records and systematic control, the danger of the corruption of public officials is very much reduced."

The Committee sums up its more important conclusions as follows:

"Public utilities, whether in public or private hands, are best conducted under a system of legalized and regulated monopoly.

"Public utilities in which the sanitary motive largely enters should be operated by the public.

"The success of municipal operation of public utilities depends upon the existence in the city of a high capacity for municipal government.

"Franchise grants to private corporations should be terminable after a fixed period and meanwhile subject to purchase at a fair value.

"Municipalities should have the power to enter the field of municipal ownership upon popular vote under reasonable regulation.

"Private companies operating public utilities should be subject to public regulation and examination under a system of uniform records and accounts and of full publicity."

On the general broad subject of municipalization, the committee reports that the general expediency of either private or public ownership is a question that must be determined by each municipality in the light of local conditions. "What may be possible in one locality may not be in another. In some cities the companies may so serve the public as to create no dissatisfaction, and nothing might be gained by experimenting with municipal ownership. Again, the government of one city may be good and capable of taking charge of these public utilities while in another it may be the reverse. In either case the people must remember that it requires a large class of able men as city officials to look after these matters. They must also remember that municipal ownership will create a large class of employees who may have more or less political influence."

Balboa Building, Market and Second Streets, Cost $300,000

Walter Clark, third vice-president of the United Gas Improvement Company, in a separate paper, sets forth his agreement with the other members of the Committee that "companies entrusted with franchises and charters for the operation of so-called public service industries should be subject to regulation." He dissents, however, from the statement of the committee regarding waterworks, saying:

"Recognizing the almost supreme importance of an adequate and cheap supply of pure water, I dissent from one of the recommendations of my associates, in effect that water-works should be operated by public bodies. I dissent for the reason that my study of the report of the water-works expert employed by your committee, and my personal investigations, lead me to the conclusion that the water companies have made the more intelligent efforts toward adequacy and purity of supply, and that, all conditions considered, the result of their efforts has been and is a better and cheaper water supply and service than that maintained by the municipal water-works department."

On the general subject of municipal ownership, Mr. Clark says the investigation in which he has taken part has convinced him that municipal ownership has not proven equal to private ownership, in benefits to the consumer, citizen or city.

"I believe in state regulation and protection of public service companies," Mr. Clark continues: "I do not understand that your committee was charged with the duty of recommending to you a form of regulation. I know that your committee made no special study on this subject. Therefore I am not prepared to propose any detailed plan of regulation.

"Finally, regretting to be in any degree in conflict of opinion with my associates, I may still satisfy my sense of duty to my fellow-citizens and my sense of obligation to you for the honor of a share in this important work, by recording the conviction I am under at the close of this investigation.

"I am convinced that the condition of the

British people, individually or collectively, has not been improved by the municipalization of the industries we have investigated.

"I believe that political and social conditions in the United States are less favorable to the success of municipal ownership than are the same conditions in Great Britain.

"I find this conclusion strengthened by our investigation into municipalized industries in the United States.

"I am convinced that, under American conditions, the system of private ownership of public utilities is best for the citizens and the consumers.

"I recommend state regulation and protection of public service companies, provided by statute, and as far as possible automatic in its application and operation."

The Emporium, Market Street, a duplicate of the old building destroyed by fire, cost $1,600,000

THE REPAIRING OF THE STREETS

Plans Outlined by the Board of Public Works of Thoroughfares That Will First Be Repaired.

The Board of Public Works is endeavoring to place the principal thoroughfares in good condition before the rains begin so as to avoid the experience of last winter when teaming almost stopped on account of the defective street pavements. It will hardly be possible to repair all the pavements that need it, but the board intends to try and keep certain thoroughfares between the water front, the wholesale district and the Mission in good condition, and do as much other work as the available funds will permit.

During the period, between September 4 and 27, the following repairs in stone block streets were made:

	Sq. Feet.
Howard, from Second to Third	13,766
Howard, from Third to Fourth	4,551
Howard, from Fourth to Fifth	7,124
Howard, from Fifth to Sixth	23,493
Howard, from Sixth to Seventh	23,376
Howard, from Seventh to Eighth	28,225
Howard, from Eighth to Ninth	18,352
Howard, from Ninth to Tenth	19,082
Brannan, from First to Second	9,976
Stenart, from Howard to Mission	700
Union, from Montgomery to Dupont	1,700
Pacific, near Jones	1,250
Jackson, from East to Drumm	8,459
Jackson, from Drumm to Davis	7,203
Jackson, from Davis to Front	3,536
Jackson, from Front to Battery	4,741
Total	175,534

In addition to the above, the holes in the bituminous rock pavement of Market Street, Van Ness Avenue and a number of other streets have been temporarily repaired. In this connection it will be of interest to call attention to the very important street repairs done during the first part of this year by the Street Repair Association, which were made possible through the liberal subscriptions made by merchants, draymen and other citizens when the city did not have sufficient funds available to do the work at a time when the streets were needed more than ever before. About $38,000 was subscribed and with this money the Street Repair Association repaired the following streets with basalt blocks, at an average cost of six and eight-tenths cents per square foot, which, besides labor and material, included all expenses of supervision, clerical help and stationery, besides labor and material:

	Sq. Feet.
Stenart, from Howard to Folsom	4,815
Spear, from Mission to Bryant	6,081
Main, from Howard to Folsom	400
Third, from Mission to Berry	24,358
Fourth, from Townsend to Berry	12,000
Fifth, from Market to Townsend	81,219
Sixth, at Yuma	640
Sixth, from Hooper to Irving	218
Seventh, from Townsend to King	3,770
Eighth, from Bryant to Townsend	31,980
Tenth, from Bryant to Brannan	2,821
Kansas, from Division to Fifteenth	18,231
Kentucky from Third St. Bridge to Butchertown	38,060
Berry, from Third to Sixth	31,596
King, from Seventh to Eighth	5,129
Townsend, from Second to Third	16,482
Brannan, from First to Second	6,229
Brannan, from crossing to Fourth	845
Brannan, from crossing to Sixth	3,193
Bryant, from Seventh to Eighth	663
Perry, from Fourth to Fifth	1,940
Harrison, from Stenart to Spear	725
Folsom, from Spear to Main	1,807
Howard, from Stenart to Third	27,921
"Cape Horn," from First and Brannan, along First to Federal, joining Bryant, along Bryant to Spear	52,039
Montgomery, from Market to Sacramento	11,144
Sansome, from Sutter to Pine	7,108
Sansome, from Lombard to Green	200

Battery, from Junction Market and Bush and First and Market and from Bush to Sacramento street..	35,562
Battery, from Sacramento to Washington	8,293
Battery, from Pacific to Broadway..	9,815
Battery, from Vallejo to Lombard...	24,184
Front, from Clay to Filbert.....	24,122
Bush, from Market to Sansome.....	1,025
Pine, from Montgomery to Kearny..	184
California, from Montgomery to Sansome	840
Dupont Street, Broadway to California	4000
Sansome Street, Market to California...	1000
Blocks.	
Battery Street, Market to East.....$	6000
Davis Street, Market to East.....	2000
Drumm Street, Market to Sacramento.	1000
California Street, Market to Sansome...	3000
Sacramento Street, East to Kearny...	1500
Jackson Street, East to Sansome.....	1500
Pacific Street, East to Kearny.....	3000
Broadway, Dupont to Stockton.....	500
blocks	1000
Brannan Street, First to Ninth, blocks	4000
Harrison Street, Stenart to Spear, blocks	100
Harrison Street, Third to Fourth, blocks	300
Harrison Street, Sixth to Fourteenth, blocks	4000
Folsom Street, Seventh to Fourteenth, bitumen	5000
Total	$75,000

The Italian-American Bank, a Steel Frame and Granite Structure, Southeast Corner of Montgomery and Sacramento Streets

Sacramento, from Montgomery to East	12,000
Clay, from Montgomery to East....	21,600
Oregon, from Front to Davis.....	3,719
Jackson from Davis to Front....	3,719
Broadway, from Battery to Front..	1,226
Vallejo, from Battery to Front....	225
Bay, from East to Taylor.....	5,074
North Point, from Crossing of Montgomery Avenue	125
Total	543,329

STREETS THAT WILL BE FIRST REPAIRED.

The following is a plan of work for street repairing, as laid out by the Board of Public Works. The Supervisors have been asked to set aside the necessary funds, and work is now under way:

NORTH OF MARKET STREET.

Bitumen.

Street.	Estimated Cost.
Montgomery Avenue, Washington to Bay	$3000
Kearny Street, Market to Montgomery Avenue	7000
Montgomery Street, Market to Jackson	4000

SOUTH OF MARKET STREET.

Street.	Estimated Cost.
Steuart Street, Market to Harrison, blocks	$1500
Spear Street, Market to Bryant, blocks	2500
Fremont Street, Market to Folsom, blocks	$1500
First Street, Market to Folsom, blocks	1500
Second Street, Market to King, one block bitumen, balance blocks	2000
Third Street, Berry to Kentucky and R. R. Avenue, one block bitumen, balance blocks	2000
Fourth Street, Townsend to Berry, blocks	300
Fifth Street, Market to Townsend, blocks	500
Sixth Street, Market to Berry, blocks..	1500
Eighth Street, Market to Folsom, bitumen; Folsom to Brannan, blocks..	4000
Kansas Street, Division to Sixteenth, blocks	1000
Ninth Street, Market to Bryant, blocks.	3000
Berry Street, Third to Seventh, blocks.	1000
King Street, Seventh to Division, blocks	500
Townsend Street, Second to Fourth,	

STREETS PAVED IN OCTOBER.

$18,295.85 Expended to Put Pavement in Good Condition.

The following is the amount of paving during October under the supervision of P. Broderick, superintendent of street paving. The cost of labor and material was $18,295.85 for the paving of 308,199 square feet. The sum of $5,372.75 was expended in Howard street from Tenth to Twenty-fifth; $3,396.70 in Battery street from Bush to Green; $4,270.65 in Brannan street from First to Sixth; $1,982.75 in Ninth street from Howard to Market, and the rest of the money in various other streets.

The average cost per square foot, based on the entire cost of labor, material and teams, was 5.9 cents.

Steel for the Elkan-Gunst building is expected soon, when work on this skyscraper at the southwesterly corner of Geary and Powell streets will be resumed. The foundation is in, and the first shipments of a thirteen carload order of steel from Pennsylvania are on the way.

THE SECURING OF CLEAN STREETS FOR SAN FRANCISCO

A Practical Plan to Use the Space Beneath the Sidewalks for Gas, Water and Electric Mains

The following article, practically reprinted from The Review of November, 1899, is more than pertinent to present needs. The plans of Mr. Symmes, if carried out, would go far toward supplying one of San Francisco's most pressing needs.

The present conditions of San Francisco —of the New San Francisco—give the Board of Supervisors and the various commissions appointed by them a wonderful opportunity to revise the sanitary conditions of the city. None among these is more important than the street cleaning, and the plans outlined in the following lines offer a practical suggestion, the adoption of which will work for the general health of the commonwealth and the advancement of San Francisco in civic matters as befits the rehabilitation of a great city:

Absolutely Clean Streets.

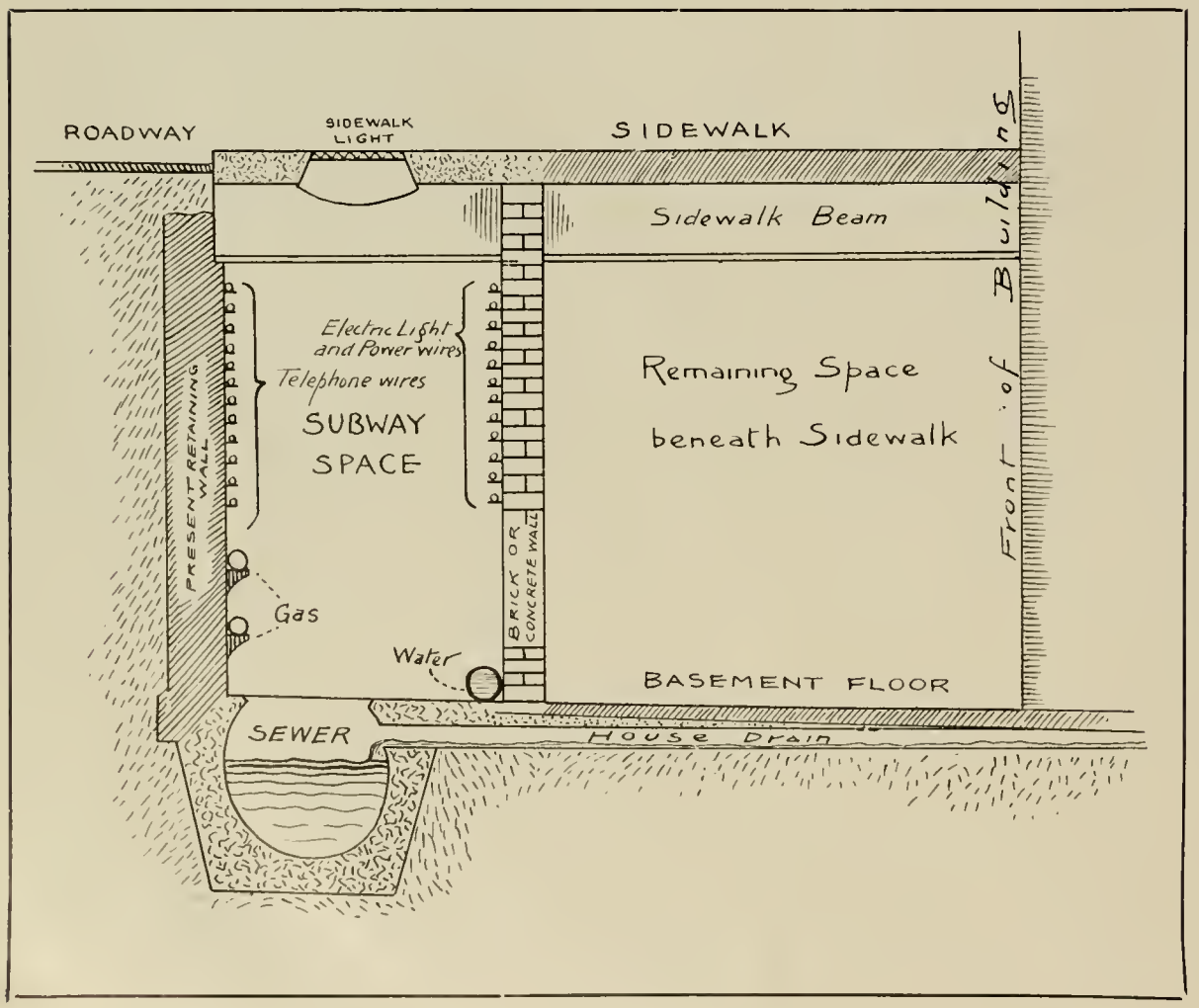
Because of the prevailing winds, San Francisco requires a more careful sweeping of its streets than many other cities. These winds would be little complained of if they were clean. Go out to the ocean side and take the same breezes coming fresh from the ocean, they are then scarcely objectionable; but it is when they are freighted with the street deposits that they become so trying, and it is because of these deposits that they often become bearers of disease, instead of harbingers of health. Instead of being content to have our streets fairly clean, we should insist upon having them absolutely clean. Not alone should we be satisfied to have them as clean as Washington, New York or Paris, but we should do better and show others that we can lead as well as follow.

Every Citizen Wants Clean Streets.

The problem is a comparatively simple one if properly handled. We have but to reduce the street deposits to a minimum, and then remove these deposits as soon as possible after they are made. Let this work be thoroughly and honestly done and our taxpayers will never complain of the cost. The Californian is both free-hearted and generous. The taxpayers of San Francisco would pay handsomely the necessary cost to make this city the cleanest in the world, and this without a murmur, if they felt that the work was done to the best possible advantage and at the least possible cost. Once the citizen became convinced that his money was honestly spent, he would give it freely.

Stop Excavating Pavements.

To accomplish this good end of making our streets what they should be, we must absolutely stop the continual tearing up and replacing of pavements. Let us have all the gas, water, telephone or electric light companies that can earn a living, but let us prevent them from ruining our pavements. Let us provide proper subways for their conduits and then restrict them to such channels. This is possible without disturbing the street pavements at all. Let us utilize the necessary space for these conduits from under the sidewalks. The city owns the streets from property line to property line on either side. Property holders have in many cases appropriated the space under the sidewalk. The property holders surely recognize the importance of using the space under the sidewalk for the pipes which are now under the center of the street, and would doubtless relinquish this space without a murmur on the proper realization of the necessities. Certainly they would do so if they could be brought to realize the importance and necessity of it.



Ample Space Under Sidewalks.

Let such portions of that space under the sidewalk as may be necessary be taken possession of by the city and set aside for the conduit of all the pipes and wires. One-half or two-thirds of the width of the sidewalk would still remain for the use of the property holder and provide ample room for his sidewalk hoists as at present. Ample convenience for the location of all the necessary pipes and wires in the street could thus be had, and provide abundance of room for the mechanics for the necessary alterations and repairs. This space being provided on two sides of the street would provide gas, water and electric wire accommodation, so that there need be no excavation for crossing the streets. In any case, doubtless the gas and water companies in due time would find it as convenient and economical to provide two lines of pipes of a smaller size in the street as one line of the larger size now required. The cost of excavations and making connections for the crossing and providing these utilities would be greatly reduced and would go a long way toward the expense necessary for the change.

No one more than the gas and water companies looks forward to the future as regards the city's requirements. If we are to take a front rank, as we certainly should do in city improvements, we should begin at once a consideration of this question and certainly before the work of the sewer commission is taken hold of definitely, a consideration of this kind should be brought before them. The practical working out of the detail is a question of engineering which can be doubtless overcome without serious difficulty.

Greater San Francisco Will Be the Motif.

The experiences of the political campaign point conclusively to many things, among them the pertinent fact that the San Francisco merchants, with vital interests in the city's politics, find themselves able to do little more than contribute their sympathetic support to the cause they espouse on account of residential disability. A man, living for his family's sake across the bay, interested there in its municipal affairs, is divided between voting for his family's welfare in such matters or for his business interests, the success of which makes such welfare possible. There is only one remedy aside from constitutional amendments—CREATE THE GREATER SAN FRANCISCO—hasten the natural, the inevitable junction of the bay cities. Such a plan would make municipal elections more as they should be, voters equally divided into natural proportion of employers and employed, skilled and unskilled labor, clerical and manual; not as it is now, a preponderance of the manual labor vote on the side of the bay which holds the largest mercantile interests.

The New White House, Sutter Street and Grant Avenue, Cost $1,000,000; Steel Structure

What the Association Has Been Doing for the Sewer System

Systematic Inspection and Request Have Helped to Bring About Active Work on the Rehabilitation of San Francisco's Streets, Above and Below the Surface

It is generally supposed that our sewers are in bad shape to take care of the storm water during the coming rainy season, but it is probable that the public has only a faint idea of how bad the conditions for drainage are, particularly in the downtown district, both north and south of Market street and in some parts of the Mission. Many of the sewers were broken in the catastrophe last year and in some places they are sunk in the middle and these depressions are rapidly filling up with dirt, thus preventing drainage past those points. As the streets last winter were covered with dirt, sand and debris from the clearing out of the burned district, quantities of dirt were washed into the sewers by the heavy rains last year, with the result that catch basins were filled and many sewers are obstructed with dirt to within a few inches of the top, leaving a space for drainage that will be totally inadequate to carry off the storm water from the rains that may be expected now at any time.

This matter has been giving the Merchants' Association more concern than any other in connection with our streets, as it is the most urgent, not even excepting the much needed repairs to pavements.

The City Engineer has been reporting the necessity for cleaning and repairing the sewers and recently the association's inspector, Mr. Heath, was requested to make a personal investigation of conditions and report to the association the most urgent needs so that these could be given attention first, as the funds available this year are entirely inadequate to do all the work required to place the sewer system in good condition. His report was made and the association impressed upon President Casey of the Board of Public Works and upon the Street and Finance Committee of the Board of Supervisors the imperative necessity of making provision for doing immediately certain portions of the work. The necessities of the case were quickly appreciated by them with the result that the following appropriations were secured and work ordered begun:

Appropriations Secured.

1. For completing the lower Market street new sewer system, by constructing a storm water sewer on Stenart Street from Market to Mission, a storm water sewer and a sanitary sewer on Drumm Street from Market to Commercial and the construction of a pumping station on Commercial street, $27,000.

Until this is done, the new sewers on Market street are useless. They have no outlet.

2. For cleaning and repairing the Commercial street sewer from Drumm east, $3000.

3. For extending the Taylor street sewer outlet, $2500.

4. For cleaning and repairing the Mission street sewer from East to Second street, $3000.

5. For cleaning the sewers on Fifth, Sixth and Seventh streets, from Brannan to Channel, $1500.

6. For cleaning and repairing the Channel street sewer, $5000.

7. For constructing a temporary pumping station at Fourth and Berry streets, $2000.

This pumping station has been badly needed, for the new sanitary sewers on Fourth street have as yet no outlet and can not be used. The temporary pumping station will fill the need until the larger permanent pumping station, which is to drain the sewers in a number of streets in that district, can be constructed.

Extension of Stone Sewer.

At the request of the Merchants' Association and upon recommendation by the City Engineer, the Board of Public Works has recommended the extension of the new storm water sewer on Pine street to be extended two blocks to Battery street, which will relieve the stores in that vicinity from the imminent danger of being flooded when the rains begin.

President Casey of the Board of Public Works and representatives of this association also investigated the condition of the Sacramento street sewer between Battery and Sansome and the Beale street sewer between Market and Mission which were in such a condition as to furnish no drainage, to the great danger of adjacent property. Temporary repairs were started at once on both of these sewers by the Board of Public Works.

The entire downtown sewer system will have to be overhauled. All of it needs clean-

ing, many sewers need repairing and much of the system will have to be reconstructed as soon as bonds can be sold for that purpose.

Meanwhile, the most urgent things to be done are the completion of the Market street sewer system, the immediate cleaning of the outlet sewers and the main sewers as far back as possible, and the repairing of those sewers where breaks threaten the neighboring property with floods this winter.

A beginning has been made along these lines, and it is the intention of the Board of Public Works and the Supervisors to continue the work as far as the funds will permit and to give attention first to the worst places only.

The Improvement of Lower Market Street.

The actual completion of the improvement of Market Street from East to Second is in sight.

This work has been under way for over a year without very much visible result except more and more debris, as the work has been underground, and sometimes people have wondered whether Market Street ever would be really passable again.

However, the new sewers are at last finished, the Spring Valley Water Company has raised its main, the telephone conduits are in and it is to be hoped that the gas company has not waited until the new pavement is laid before overhauling all its pipes.

Side Sewers Will Complete System.

The side sewers on Steuart and Drumm Streets and the construction of the pumping station on Commercial Street, which are mentioned in another column, will complete the new Market Street sewer system. Side sewers are being put in and the contractor is constructing gutters and catch basins. One thing that has delayed the work recently has been the failure upon the part of property owners to comply promptly with the notice from the Board of Public Works to deposit money for their side sewers. As the property owners there are among those most interested in having the street completed as soon as possible, this delay is unaccountable, for they must have new side sewers sooner or later, as the old sewer will be no longer available for drainage.

The Merchants' Association has reeently taken up this matter with those owners who had failed to make their deposits, with the result that most o' them have paid up and the work of paving can go ahead.

The Merchants' Association's Inspector has constantly watched the construction of the Market street sewers, and the work, although long delayed, has been well done.

When Market street has its new asphalt pavement, grooved street car rails and ornamental trolley poles with lights, the work of rebuilding our streets may be considered to have really begun.

Systematic Street Cleaning Imperative.

The time has arrived when the street cleaning should again be performed in a systematic manner. During the past year, owing to the unusual conditions, the streets have been cleaned in a more or less haphazard manner. Some of the principal retail streets have been given regular cleaning, and the remainder have been swept occasionally, while in the down-town district, where the dirt has been heaviest, only spasmodic attempts have been made until recently, to remove even the worst accumulations. We can not expect really clean streets this year, for the necessity for repairing and cleaning the sewers and repaving our streets is so urgent that all the money possible must be utilized for these purposes. It is probable that not over $250,000 can be expended this year on street cleaning and the equally important street sprinkling, and the problem is how to get the cleanest streets with this amount, when there should be available at least $350,000.

The Merchants' Association has recommended that all those portions of the city west of Powell street and south of Eleventh, Market and Seventeenth streets be cleaned by contract, as more work can be done for the same amount of money by contract than when the city does it by day labor.

Association Suggested a Schedule.

Owing to the obstructed condition of the streets in the down-town district it was recommended that the city continue to clean this district. President Casey, of the Board of Public Works, suggested that the Merchants' Association prepare and submit specifications and schedules, as the Association had done this for a number of years in the past while the work was done by contract.

The Association agreed to do this. The preparation of a suitable schedule that would give every street in the city that was in a condition to be cleaned the proper number of cleanings each month was a difficult matter. The problem was not how many cleanings each street should have, but to prepare a schedule that, with the limited amount of money available, would keep the principal retail streets in the Western Addition and Mission really clean, and the remainder as clean as possible, and still have money enough to do the sprinkling and keep the down-town district fairly decent.

A schedule that would come as near as possible to accomplishing this was prepared and was made flexible so that it could be improved, if necessary, from time to time, and was submitted, with specifications, on September 17th. No action has as yet been taken on it. Whether the work is done by

Steel Frame Building of Schmitt Estate, Kearny and Bush Streets, Cost $200,000

contract or otherwise, the city should adopt a regular schedule, so that every street would receive a definite number of cleanings each month, depending upon the character of business and travel. The city should also require a system of data to be kept that would show the area swept each day by each gang, or by block men or machines, the number of men and teams employed in each district, the number of loads of dirt removed from each district, and from this show the cost per thousand square yards.

In this way the city would soon know just what the cleaning in different sections cost, and whether it was paying too much or not.

When the Merchants' Association cleaned the street in 1895 the downtown streets were just about in the same condition as regards dirt as they are today. The Western Addition, the Mission and the North Beach districts were in a worse condition.

The city was divided into eight districts, and the Association kept an accurate record of the cost of the work and compiled a set of data showing the following:

1. The total area swept each day in each district.
2. The number of men employed each day in each district.
3. The number of teams employed each day in each district.
4. The number of cubic yards removed each day in each district.
5. The cost of sweeping in each district.
6. The cost of hauling in each district.
7. The total cost per day in each district.
8. The cost per 1000 square yards in each district.
9. The average number of square yards each man cleaned.
10. The average number of cubic yards of dirt each man swept up.
11. The percentage of the cost of sweeping to the total cost.
12. The percentage of the cost of hauling to the total cost.

The city should secure such a set of data as the above in one year's time, and it would then be in a position to know whether its work was costing too much, and, if so, just where the trouble lay; and if it took bids for the work it could tell whether such bids were reasonable or not.

Property Owners Voluntarily Help.

In order that the pavement on California street, between Sansome and Montgomery, might compare favorably with the splendid buildings there the property-owners have voluntarily subscribed the funds for repaving this block with a new asphalt pavement.

This is the first new pavement laid in the down-town district since the fire, and the owners who generously subscribed for doing this work—which should have been done by the city, but which otherwise must have waited until other more urgent demands are attended to—deserve credit for setting an example which it is hoped will be followed on other blocks.

There are many blocks down town which should be repaved at once, but which will have to wait some time if they are to be repaved by the new bond issue. Some blocks it will undoubtedly pay the owners to repave at their own expense, and thus increase the desirability of their property that much sooner for business purposes.

If the owners in any such blocks desire to do this, and will get together and deposit the cost with the Merchants' Association, the Association will be glad to undertake getting the work done as low as possible and will have its own Inspector superintend the work and see that it is well done.

T. H. Williams' Steel Frame Office Building, Mission and Third Streets, Cost $250,000

BILLBOARDS AS A REHABILITATION PROJECT.

The Review has ever depreeated the excessive use of billboards, but it would seem not such a bad plan to, at the end of six months, fill in the gaps of uncompleted blocks down town, with billboards which might be controlled, both as to rental and the style of matter to be displayed thereon, by the merchants themselves, and form a not inconsiderable source of revenue for improvements. Such action would hide the scars of fallen brick and iron and stone that yet remain and present stronger effect to the visitor of the rehabilitation of the New San Francisco.

WANTED, BETTER STREET CAR SERVICE.

Good-natured San Francisco is more even tempered than ever in the hope of an anti-graft administration under the new regime, but there are murmurs in the air that a (sic) long-waiting public is restive under the lack of service rendered by the street railroads. Many things, doubtless, the company has to contend with; lack of skilled and unskilled labor, financial cramp, unsettled conditions for a long time existent, and other things "too numerous to mention." The fact remains, however, that it will shortly be two years since the disaster and that the service, while improved as to rolling stock and roadbed, still lacks a system. Cross-town lines dissect the city at all too rare intervals and run into entanglements the minute they get south of Market. Power is insufficient. A map of the city showing the street car lines in relation to residential and commercial transportation needs would prove the term system a misnomer.

Those cable cars that are running have been hailed with gladness. They seldom break down, their method of traction propels them over obstacles in the way of hills which prohibit ordinary traffic and consequent obstruction. The wisdom of replacing the trolley is being fully commented upon. Complaint is little good without at least suggested cure, and perhaps the railroad does well under all existing circumstances, but there is one very vital need for a belt line running from the North Beach district around the water front to the wharves. Action along this direction should be urged.

Sidewalks Must Be Cleared for the Pedestrian Public

Building Contractors Can Aid Materially to the General Comfort and Lessen Expense to the City by Using Only Space That is Absolutely Necessary.

Next to the repairing and cleaning of sewers, the most necessary thing in the downtown burnt district is a clear passageway over all sidewalks for the public.

The Merchants' Association has urged the Board of Public Works to require at least a portion of all obstructed sidewalks to be cleared for the use of the public, and when the sidewalk is open on account of not having been reconstructed since the fire, or when the sidewalk space is excavated on account of building operations, that a temporary wooden sidewalk at least four feet in width be constructed and maintained until a permanent sidewalk is laid. The Board has promised to do this, and the Association urges that ready co-operation be given by property-owners and builders in this important matter.

Public Subjected to Inconvenience and Danger.

While this may be some expense or inconvenience to property-owners or building contractors, they should bear in mind that this is slight compared to the inconvenience daily to hundreds, in some cases thousands, of pedestrians, who are obliged to walk through the dust or mud of the street, and, besides, are in danger there from teams. Besides, the public has an absolute right to free passage along sidewalks, and by law it is made the duty of the property owners to maintain their sidewalks in such condition as will provide this.

The people who have occasion to use the streets are very patient under present conditions and will be satisfied for a while if given almost any kind of a temporary sidewalk that will furnish them passage without having to walk over the street pavement, and they should, without any question, be furnished with at least a four-foot clear passageway, and more when possible.

Contractors Can Greatly Assist.

Another thing in which, by a little care and thought, building contractors can greatly help is that of the unnecessary obstruction of streets with building material and refuse. With the enormous amount of building now under way it is necessary that a portion of the street be used for material, but in very many instances an unnecessary amount of room is taken and sand and debris are allowed to spread out on each side until they become scattered over the street, to be later removed by the city when the street is cleaned, thus entailing upon the city a large expense which it should not have to bear.

By law builders are entitled, under their permits, to only one-third of the width of the roadway within the property lines, if extended, of the property upon which the building is being erected. Under present conditions the public is not disposed to insist upon a too strict observance of the terms of the permit, but any unnecessary space taken up is a public injury.

Builders can help the situation materially by seeing that the followings things are done:

1. Cause all new material, when received, to be piled as compactly as possible.

2. Put board guards on each side of the sand or dirt to prevent it from spreading over the street.

3. Cause all refuse or other material not to be used to be removed daily.

Surely, when so much room for teaming is necessary, it is not asking too much if builders are required to observe these three simple precautions.

The Phelan Building, O'Farrell, Grant and Market Streets, Steel Frame, Cost $1,500,000

ASSOCIATION'S ANNUAL BANQUET.

The regular annual dinner of the Merchants' Association will be held at the Fairmont Hotel Tuesday evening, December 5. This will be known as the Greater San Francisco banquet of the association, and the subject for the evening will be "The Proposed Consolidation of the Various Cities and Towns Around the Bay with San Francisco Under the Separate Borough Form of Government."

For some time there has been a growing sentiment around the bay in favor of such a consolidation, and the Association has felt that the approaching banquet would be an opportune time to take up the question and discuss it thoroughly. The San Francisco Real Estate Board and the California Promotion Committee have already appointed committees to work in favor of such a consolidation, and it is expected that other organizations in San Francisco and the adjacent cities and towns will do likewise, and that, through their combined efforts, a thorough presentation of the benefits connected with such a consolidation will be made.

The banquet will be held in the new Norman Cafe of the Fairmont Hotel, which will be completed by the date set, and seats will be provided for 638 guests. Speakers from various localities around the bay will give short addresses.

On account of the large membership and the great number of firms who always de-

The Calkins Newspaper Syndicate Building, Battery and Commercial Streets

sire to attend the Association's dinners, tickets on this occasion will be limited as usual to members only, so that no accommodations can be furnished to any member's guests. At the banquet last April, 223 firms who had applied for a total of 406 tickets were unable to procure any seats, as all seats were sold before their applications had been received, notwithstanding the fact that tickets had been limited to not more than two to a firm. If the applications for tickets to the coming banquet should far exceed the available accommodations the tickets will be limited to not more than one to any firm or corporation applying. The directors hope that such action will not be necessary, and it will be done, if at all, merely to allow as many firms as possible to participate. No seats will be reserved before November 27, by which time it will be known whether it will be necessary to limit the number of tickets to a firm.

THE TRANS-MISSISSIPPI CONVENTION WANTED FOR SAN FRANCISCO.

San Francisco, November 13, 1907.

Mr. H. D. Loveland, President Trans-Mississippi Commercial Congress.

Dear Sir:—The Merchants' Association of San Francisco, with a membership of 1559 business firms, corporations, and individuals, presents its compliments to the Trans-Mississippi Commercial Congress with an urgent invitation to hold its next meeting in San Francisco.

In another year the scars of our great disaster will be practically gone; we shall have advanced to a point where a visitor can be entertained as of old, with abundant comforts and every luxury, and we shall be able to point with pardonable pride to a municipal government without a superior in the land.

Trusting that you may decide to favor us with your next convention, and assuring you of an old-time welcome from the new and improved San Francisco, I am, with great respect,

Yours truly,

(Signed) FRANK J. SYMMES,
President.

SKILLED LABOR BADLY NEEDED HERE.

Reports from nearly every branch of skilled labor state that there is a scarcity of men, and that men coming here would be assured of continuous employment for a long time yet to come. All those who know such a lack to be in existence in various branches of which they may have knowledge, should, by all means in their power, disseminate the news abroad. Car-builders, electricians, masons, plasterers, carpenters, marble cutters and setters, and machinists are those said to be most in demand.

The Wilhelm Cottage on Capp Street The First Permanent House Built After the Great Fire

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.)..
..... President
Andrew M. Davis (The Emporium)..
.....First Vice-President
Hartland Law (Fairmont Hotel)
.....Second Vice-President
Byron Mauzy (B. Mauzy Piano Co.).
.....Treasurer
Gustave Brenner.....Gore Impr. Co.
H. P. Postlethwaite.Holmes Lime Co.
J. A. Eveleth.....Eveleth-Nash Co.
F. J. Koster...California Barrel Co.
C. K. McIntosh..S. F. National Bank
F. G. Sanborn, Bancroft, Whitney Co.
G. W. Spencer, Boardman & Spencer
Robert H. Swayne..Swayne & Hoyt
David Bush.....David Bush & Son
A. H. Vail.....Sanborn, Vail & Co.
I. O. Upham.....Isaac Upham Co.
L. M. King .....
.....Secretary and Superintendent
F. W. Smithson.....Asst. Secretary
Wright & Wright.....Attorneys
Frank M. Todd.....Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
F. J. Koster, R. H. Swayne,
George W. Spencer, David Bush.

PUBLICITY AND PROMOTION.

A. H. Vail, Chairman.
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H. W. Postlethwaite. F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.
David Bush, C. K. McIntosh,
Byron Mauzy, Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co.....
..... Monadnock Bldg.
Crook Audit Co 431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Barrow, Wade Guthrie & Co., 787 Mkt.
Cal. Society of Certified Public Accountants .....787 Market
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.
Jansen, F. Bromley...Monadnock Bldg.
Lomax, W. B.....489 Golden Gate Ave.
McLaren, Goode & Co..339 Montgomery
Price, Waterhouse & Co.....
..... 528 Monadnock Bldg.
Ruckstell, John R..Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E.....715 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co.....34 Kearny
Tuttle Lauren T.....332 Delbert Blk.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co....809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co. ..Merchants Ex.
Colley, C. J.....731 Monadnock Bldg.
Curlett, William 1008 Mutual Sav. Bnk
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....Chronicle Bldg.
Leonard, Jos. A.....201 Euclid Ave.
Maggs, Herbert B.....125 Alpine
McDougall Bros.....755 Devisadero
Meussdorffer, C. A..446 Monadnock Bldg.
Meyer & O'Brien.....Midway Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Paff, Chas..... Merchants Exchange
Pelton, John Cotter.....1767 Geary
Reid Bros.....Claus Spreckels Bldg.
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co.....16 First

ART GLASS.

California Art Glass B. & C. Works..
..... 938 Howard

ART GOODS.

Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co.....817 Mission
Schussler Bros..... 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.
Volz & Freese.....947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co....111 Fremont

ASBESTOS GOODS.

Johns, H. W., Manville Co....180 Second

ASSAYING.

Weissbein Bros. .....2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton.....Kohl Bldg.,
Bancroft, Philip.....Monadnock Bldg.
Bartlett, Louis.....1420 Sutter
Bartnett, W. J.....1921 Fillmore
Blakeman, T. Z.,.....1607 Gough
Chamberlain, J. P.....
Feigenbaum, Sanford..Merch. Ex. Bdg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.,.....Union Trust Bldg.
Houghton & Houghton.....1748 Pine
Humphrey,W. H...Union League Club
Hutchinson & Hutchinson...Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Monadnock Bldg.
Kierulff, T. C....621 Monadnock Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....Call Bldg.
McCutcheon, Edw. J...Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
.....Crocker Bldg.
Naylor, Chas. E....324 Merchants Ex.
Page, Chas.,.....2518 Pacific Ave.
Palmer, Brooks.....1535 Franklin
Peixotto, Edgar D....Union Trust Bldg.
Pillsbury, E. S.....Kohl Bldg.
Scheeline, S. C.....417 Montgomery
Son, Chas. A..... 2124 Broadway
Smith, Sidney V.....316 Montgomery
Thomas, Gerstle, Frick & Beedy.....
..... 787 Market
Van Fleet, W. C.....2319 California
Wise, Otto Irving..... 1909 Sutter
Wolf, E. Myron.....602 California
Wright, Allen G..Merchants' Exchange
Wright, Geo. T...Merchants Exchange

AUCTIONEERS.

Chase, Fred H. & Co.....478 Valencia
Ordway, W. C.....6th & Yuma
Spear, E. S. & Co.....24 Fell

AUTOMOBILES.

Leavitt G. W.. Co..Golden Gate & Hyde
Pioneer Automobile Co..901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co.Sansome & Vallejo
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co..Eddy & Fillmore
Young & Swain Baking Co..1433 Devisa

BANKS & BANKERS.

American National Bank...Merch. Ex.
Anglo-Cal. Bank, Ltd..Pine & Sansome
Anglo-Californian Bank, Ltd.....
.....Mission Branch, 2049 Mission
Bank of California.....422 California
Bank of Italy.....632 Montgomery
California Safe Deposit & Trust Co..
.....California & Montgomery
California Safe Deposit & Trust Co..
.....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co..
.....Uptown Branch, 1740 Fillmore
Canadian B. of Commerce.Cal & S'some
Central Trust Company..42 Montgomery
Citizens' State Bank.....1447 Fillmore
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co..100 Mtgy
French Savings Bank.....106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllisr & Jones
Humboldt Savings Bank....626 Market
International Bank g Co., Mont & Cal
Italian-American Bk...Montg & Com.
London, Paris and American Bank...
.....Sansome & Sutter
Market Street Bank, The..7th & Market
Mechanics Savings Bank..143 Montg.
Mercantile Trust Co. of S. F..464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk of S. F., 708 Mkt
National Bank of the Pacific..Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....Kohl Bldg.
Savings and Loan Society..101 Montg
San Francisco National Bank.....
..... Merchants' Exchange Bldg.
S. F. Savings Union...Montgy & Cal.
Seaboard Bank .....24 Market
Security Savings Bank..316 Montgomery
Swiss-American Bank....1432 Fillmore
U. S. National Bk...Bush & Fillmore
Union State Bank...Van Ness & Fulton
Wells-Fargo-Nevada National Bank of
San Francisco.....Union Trust Bldg.
Western National Bank of San Francisco .....Powell & Market
Yokohama-Specie Bank.515 Montgomery

BARBERS.

Greenberg, F. L.....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BAZAARS.

Charlton, E. P. & Co.....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Enterprise Bottling Co.....2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son..Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....26 Fremont
Heins, Alex., Belting Co..2413 Harrison

BICYCLES.

Christoffer, C. M.....528 Stanyan
Lee, W. E.....504 Stanyan

BILL POSTERS.

Varney & Green.....
...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul....Van Ness Ave. & Bush
Hanak & Hargens.....426 Fulton
Upham Co., Isaac.....104 Battery
Robertson, A. M.....1539 Van Ness Ave.
San Francisco News Co....747 Howard
Swinyer, W. W.....417 Montgomery
Whitaker & Ray Co.....141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht.Valencia & 26th
Cahn, Nickelsburg & Co...851 Folsom
Heim, F. L.....1556 Fillmore
Koenig Shoe Co., The....1541 Van Ness
Kutz, G. M. Co.....18th & Bryant
Mauzy & Reid Co.....Mission near 2d
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co..Geary & Fillmore
Rosenthal's, Inc...O'Farrell & Fillmore
Sommer & Kaufman.1430 Van Ness Ave.
Sullivan Shoe Co.....1184 Market
United Workingmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co.....642 Howard
Wolf, H., & Bro....Fillmore near Geary
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

Korbel Box Factory.....2014 Bryant

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing & Malting Co.....
..... Eighteenth & Florida
Wunder Brew. Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co.....530 Chestnut
Illinois & Pacific Glass Co., 15th & Fol

BRICK MANUFACTURERS.

California Brick & Clay Mfg. Co....
..... 223 Monadnock Bldg.
Patent Brick Co, The...Merrimac Bldg.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co.....
..... Monadnock Bldg.

BROKERS—COFFEE.

Bickford, C. E.....Pine & Front

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....407 Washington
Hohweiser, C., & Co.....511 Wash.
Mayhew, F. E. & Co..536 Washington
Mattoon & Co.....409 Battery
Reed, George W.....511 Washington
Swayne, Hoyt & Co....Battery nr. Clay

BROKERS—DRUG.

Clegg, Serwe & Prien.....528 Third

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Sacramento
DuVal, W. M. & Co..Monadnock Bldg.
Maillard & Schmeidell...Sac. & Front
Page Bros.....414 Montgomery
Stone, B. F., Jr., & Co....90 Sacramento

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre...Merchants Ex. Bldg.
Goldman, Max .....339 Bush
Hopkins, J. P.....332 Bush
Irvine, James .....312 Oak
Politzer, Alex.....1810 Fillmore
Pollitz, Edw. & Co.....420 California
Rehfisch & Hochstadter..2669 California
Sternberg, Frank R.....115-339 Bush
Toplitz, Jos. B.....339 Bush

BROKERS—TICKET.

Ottinger, A.....Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n..211 Church
Pacific States Savings & Loan Company ..... 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. ..... Chronicle Bldg.
Richards-Neustadt Construction Co..
..... 237 Monadnock Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co.....1665 Mission
Levy, Oscar S.....15 Second
Waterhouse and Price.....59 3d.
Willkomm, A.....Midway Bldg.

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George.....1810 Bush
Decourtieux, A.....11th & Market Sts
Finke, Fred H.....10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taafe, Wm. Co..5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co....211, 215 4th

CAN MANUFACTURERS.

American Can Co.....7th & Townsend

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Canners' Ass'n..436 San'me
Hunt Bros Co.....Haywards, Cal.
Spanish American Food Co....180 Erie

CAPITALISTS.

Bishop, Chas. R.....Berkeley
Borel, Ant. & Co.....Kohl Bldg.
Brittan, N. J.....Pacific Union Club
Center, John.....2828 Sixteenth
Dean, W. E.....818 Kohl Bldg.
Delger, Edward Frederick .....
.....3740 25th St., Oakland
Denman, James .....3808 Clay
Fontana, Mark J....1st & Filbert, Oak.
Hopkins, E. W.....354 Pine
Levy, H. M.....1302 Post
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
Spring Val. Water Co., Sut. & Frank.
Thomas, H. W.....268 Market
Thompson, R. R..436 Montgomery Blk.
Upham, Isaac .....104 Battery
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell
Robinson & Gillespie.....2447 Sutter

CARPETS.

Gullixson Bros., Inc.....14th & Church
Hulse-Bradford Co.....777 Harrison
Kensington Carpet Co....1638 Fillmore
Walcom, Geo. Co.....637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co.....911 Golden Gate

CARRIAGE COMPANIES.

United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co.....732 Brannan
Larkins & Co..Guerrero, bet. 14th& 15th
Schindler, H. B. & Co.....172 Spear
Studebaker Bros. Mfg. Co., 10th & Mk
Wertsch, Wm..... 24 Page
Willey, Frank D.....69 Fell

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W.....902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.....
..... 38 Clementina
National Cash Register Co., The....
.....1283 Golden Gate Ave.
Pacific Coast Cash Register Co.....
..... 16 City Hall Square

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
..... 1024 Franklin

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery ..... Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
..... 725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Budg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The..
..... Indiana & 24th

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co.....
....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....15 Powell
Blaskower, M & Co., 1117 Van Ness
Cahen, Sig.....Market near Stockton
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly.....182 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co.....1642 O'Farrell
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M.....27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc..V. Ness & Cal.
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House....
..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger.....933 Post
Atkins, Robert S....11110 Van Ness Ave
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co., V Ness & Pine
Hirsch Bros. .....2009 Fillmore

Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Kellus, Chas & Co., Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Mandel, Welner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis. .....658 Mission

COAL DEALERS.

Allen, Charles R..Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, George, Co.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John., 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co.....430 California

CODFISH DEALERS.

Alaska Codfish Co..Sacramento & Davis
Atlantic Fish Co.....423 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A. .....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Arnosby, J. K. & Co.....627 Howard
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co..Front & Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John.....448 Battery
Campodonico & Burns, Drumm & Wsh
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union..Davis & Sacramento
Eveleth-Nash Co.....422 Front
De Martini, John & Co.....112 Wash.
De Pue, Edgar J..614 Merchants Ex.
Detels, M. P.....California, nr Front
Dodge, Sweeney Co..Hathaway's Whf
Duffy, J. J. Co.....109 Wash.
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency.436 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Hartter, L. Co. .....314 Davis
Hilmer, Fred L. Co. .....26 Clay
Hulme & Hart.....19th & Tennessee
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacobs & Malcolm...Drumm & Wash.
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercari, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wsh
Macpherson & Honrihan, Davis & Wash
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton Teller Co. .....17 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Gerstle.....Kohl Bldg.
Southern Pac. Mill. Co., 930 Mchnt Ex
Von Husen & Co.....400 Davis
Vanvalves, M. D...513 Eleventh, Oakland
Welch & Co.....502 California
Western Creameries Co...268 Market
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drumm & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co..724 Montgy
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph & Co...1310 Folsom
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro.....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E.....636 Market
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard .....518 Noe
Gilbreth, Frank B.....604 Mission
Keatinge, Richard & Sons..779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John B. & Co., Inc., 771 Mkt
The Woodruff Co... Pine & Leidesdorff

COOPERS.

California Barrel Co..22nd & Illinois
Carl Cooperage Co.....51 Boardman
Woerner, David (Est. of), 11th & Har.
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.

Richards J. W..2431 Channing, B'k'l'y

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.....728 Mission

COTTON GOODS.

California Cotton Mills Co...Oakland

CRACKER MANUFACTURERS.

American Biscuit Co.Bat. & Broadway
Pacific Coast Biscuit Co..Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 6th & Yuma
Cowen-Heineberg Co.....527 Market
Nathan-Dohrmann Co..1548 Van Ness
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co.....23 Market

CURIO DEALERS.

Hettrich, A. L. Co.....508 Washington
Gray Bros.....2nd & Mission

DAIRY MACHINERY.

De Laval Dairy Supply Co.101 Drumm

DENTISTS.

Platt, Frank L., D. D. S....712 Steiner
Van Wyck, Crittenden, D. D. S.....
.....1059 O'Farrell

DEPARTMENT STORES.

Emporium, The.....Post & Van Ness
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....908 Van Ness Ave

DISPLAY FIXTURES.

Frankel Display Fix. Co..867 O'Farrell

DOORS AND WINDOWS.

California Door Co.....24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co..926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....438 Market
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sac'to & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. Co.....2nd & Japan

DRUGGISTS.

Ayers, Edw. N.....Van Ness, near Post
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California
Clegg, Fred A.....1542 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co..1260 McAllister
Langley & Michaels Co.....34 First
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Redington & Co.....675 Third
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....3402 Mission
Schmidt, Val.....Polk & Jackson
Schmidt, Edwin Val..Fillmore & Cal
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters.25th & Folsm
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris..Van Ness & Washingtn
Clayburgh, L. J. & Co.....1425 Bush
Crowley, J. B.,.....Aronson Bldg.
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....22nd & Mission
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co..Sansome & Mkt
Nathan, A.....1562 Stockton
Newman & Levinson..V. Ness & Sutter
O'Connor, Moffatt & Co..V Ness & Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach..2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Strauss, Greenberg & Sachs.....
.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Weill, Raphael & Co..V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co.McAllister & Polk
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co....837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electric Appliance Co.....726 Mission
Electric Railway & Manf'rs Supply
Co. .....84-86, 2d St
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....
.....527 Mission
Levy Electric Co.....648 Sacramento
Shelby Electric Co.....204 California
Summerhayes, W. H.....Spear & Folsom
Ind. Electric Const. Co.... 381 Fulton
Westinghouse Electric Co..2d & How'd

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co...Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J.....Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
De Fremery, J. & Co.1305 Adeline Okd.
Jennings, R. P..Cal. Bldg., Union Sq.
North American Commercial Co.....
.....314 Brannan
Takemura, K. & Co.....1174 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros. Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Mann, Alex Jr., Co., Inc.....1125 Polk
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Ass'n...Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Cordes Furniture Co... ....1515 Bush
Bunster & Saxe.....Eddy & Larkin
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.16th & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co..Webster & Haight
Lindholm Furniture Co.748 Van Ness
Moore, Harry J. Furn. Co..735 Eddy
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co..1632 California
Sloane, W. & J. Co..Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Jonhson, Harry Co...Harrison & 16th

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.801 V. Ness
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....
.....1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo.....Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....1632 Devisadero
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Wks.7th & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A.....1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son..638 Montgy Block
California Glue Works....Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co..526 McAlst

GROCERS.

City of Hamburg Co., Inc....118 Oregon
Claussen, C. .....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....115 Townsend
Goldberg, Bowen & Co..1212 Van Ness
Levaggi, Granucci & Co., Inc.412 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Steuart
Newbauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....247 Davis
Stulz, Jos. A. Co.....1931 Fillmore
Sussman, Wormser & Co., 7th & Bran.
Tillman & Bendel.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co..1346 Park, Alad
Goicher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Co.....450 Van Ness
Brown, The Ralph Co...5th & Tehama
California Hdw & Cut. Co..812 V Ness
Crosby, Peet & Moe.....555 Van Ness
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian...Pacific Union Club
Gregory Hdw. Co....521 Golden Gate
Holbrook, Merrill & Stetson, 6 & Twns.
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co..146 St'rt
Montague, W. W. & Co....Turk & Polk
Pacific Hdw. & Steel Co., 7th & Twnsd
Palace Hdw. Co.....456 Golden Gate
Philpott, C. H.....135 Fifth
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....638 Fourth
Williams Hdw. & Stove Co..1525 Mkt
Vaut, E. D. Hardware Co....218 Market
Woods, Charles M.....11 Front
Wright & Wood Hdw. Co....77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co....
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co...307 Mkt

HAT MANUFACTURERS.

California Hat Co.....1420 Howard
Trlest & Co.....734-738 Mission

HATTERS.

Carroll, Paul T.....706 Market
Collins, Chas J.....922 Market
Colman Co.....343 Montgomery
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1440 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....1178 Market
Meusdorffer, J. C. Sons.....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Johnson, M. .....Hotel Robins
Martin, H. G.....156 Third
Palace Hotel Co.....Fairmont Hotel
Phillips, H. B.....Union Trust Bldg
Turpin, F. L.....Cor Fourth & Howard
Von der Mehden, G. H.....501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 Folsom

ICE DEALERS.

Consumers Ice Co.....436 Eighth
Merchants Ice & Cold Storage Co....
.....Lombard & Sansome
National Ice & Cold Storage Co, The
.....268 Market
Union Ice Co.....735 Fourth

ICE CREAM DEALERS.

Parry, J. S.....221 8th

ILLUSTRATORS.

O'Connor, Thos. E...129 Investors' Bldg

IMPORTERS.

American Mercantile Co... 628 Mtgy
Cora, A.....478 Jackson

INTERIOR DECORATORS.

Schastey & Vollmer.....1930 Van Ness
United Studios .....1115 Post

INSURANCE.

Ahpel, H. C. Co.....Union Trust Bldg
Bertheau, Caesar...Montgomery Block
Boardman & Spencer....511 California
Brown, Edw. & Sons.....108 Front
Christensen & Goodwin.....55 Geary
Commercial Union Assurance Co., Ltd.
.....1359 Post
Connor, John .....28 Steiner
Davis, J. B. F. & Son..Mont. & Sac'to
Dorn, E. L.....Pine & Leidesdorff
Dornin, John C.....Kohl Bldg.
Fireman's Fund Ins. Co..Cal. & Sansm

Gutte & Frank ...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son....160 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver..Post & Grant Av.
Landers, Wm. J.....Pine & Sansome
Liverpool & London & Globe Ins. Co..
.....422 California
London & Lancashire Fire Insurance
Co.....2101 Van Ness Ave
Manheim, Dibbern & Co..453-455 Mtgy
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co...312 Cal.
Northwestern National Fire Ins. Co.
.....1632 Franklin
Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.....326 Montgomery
Palache & Hewitt.....430 California
Parker, C. M. T.....Main & Folsom
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw E.....320 Sansome
Preferred Accident Ins Co..704 Mkt
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Ins. Co...Monadnock Bldg.
Voss, Conrad & Co..229 Monadnock Bldg
Waniorek, M.....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Ins. Co.....348 Pine
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

INDIVIDUAL MEMBERS.

Briggs, Arthur H.....
..... Treasurer, Fairmont Hotel
Briggs, H. F., Mgr Viavi Co. 636 Pine
Carpy, Chas., Bank Director..108 Sutter
Davis, Andrew M., Merchant, Emporium..... Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Warehouse Co. .....Jackson & Battery
Greenebaum, M., Merchnt..6th & South
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W...Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J. Cooperage..704 Market
Landsberger, Julius A...Chronicle Bldg.
Merrill, John F., Merchant....3201 Clay
McNicoll, A. J., Elev., Stockton & Beach
Mackay, Clarence H., Bank Director..
..... New York
McCoy, H. J., Sec. Y. M. C. A., 1220 Gr
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant.1901 Van Ness
Moore, S. I., Sec'y. the I. C. Moore
Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate..
..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwriters . .....Merchants' Exch. Bldg.
Symmes, Frank J., Merchant.....
.....1046 Monadnock Bldg.
Talbot, W. H., Merchant..Foot of Third
Taylor, H. H....Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant...104 Battery
Van Arsdale, W. W., Lumber Dealer..
..... 2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director....
.....California & Montgomery
Wright, F. V....644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocker Bldg.

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley .....215 Harrison
Risdon Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works..Kearny & Francisco

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi
Doble, Abner Co...Fremont & Howard
Tayler & Spottswood Co.19th & Minn.

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co...1622 Van Ness Ave
Solomon, C. Jr..625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....439 Turk

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co..1261 Van Ness Ave
Bohm, Bristol Co....Sac'to & Van Ness
California Jewelry Co.....704 Market
Carran & Green.....1510 Buchanan
Deremer & Co.....1341 Van Ness Ave
Diamond Parlor Jew'l'y Co..1429 F'more
Dinkelspiel, J. S.....1021 Van Ness
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co.....1324 Geary
Glindermann, W.....1532 Fillmore
Greenzweig, Geo. & Co.....2322 Cal.
Hall, A. I. & Son.....717 Market
Hammersmith & Co.810 Van Ness Ave.
Heringhi, Leo.....896 Steiner
Isaacs, Abe.....739 Van Ness Ave
Judis, Alphonse Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co..Van Ness & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..717 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co.Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V Ness
Marks Bros.....Eddy & Fillmore
Magnin, I & CoVan Ness & Austin Ave
Schwartz & Goodman.....1545 Fillmore
Paragon, The ....Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co.528 Gough

LAUNDRIES.

Domestic Laundry..468 25th, Oakland
La Grande Laundry Co...234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co...583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.3rd Av. & E 11, Oakld
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....2372 Market
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co..661 Bran'n

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....704 Market

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co...818 Crocker Bldg.
Blyth & Trott .....Spear & Mission
Carter, George E. & Co....704 Market
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co..Merchants Ex.
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co.....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mchts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Templeman, Henry.....22 Market
Truckee Lumber Co..1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.268 Mkt

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co..432 Folsom
Garratt, W. T. Co..Fremont & Natoma
Harron, Rickard & McCone..416 Market
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co., 19th & Harrisn
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.
Sanitary Devices Manufacturing Co..
.....Sixteenth St. & San Bruno Ave
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co.28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....127 Shotwell
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
French & Linforth., 1116 Bdway Oakld
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold .....114 Bush
Robinson Bros.....Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co.....Alameda
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....3316 22nd
Toggery, The.....Van Ness & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....704 Market
Harshall, A.....321 Crocker Bldg
Jacobi, L. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros .....1438 Market
Reid, J. & Son.....943 Van Ness
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 1629 G'ary

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot.....2632 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....Polk & Bush
New York Millinery....133 Van Ness
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....7th & Folsom

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Witter Medical Springs Co., 647 V Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co.832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

MUSTARD MANUFACTURERS.

Burr, C. C.....1426 Filbert

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....1424 Gough
Palmer, Sid S.....20 Market
Ware, John H....307 Monadnock Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co., 1160 Bdway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co....360 6th St., Okd.

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, M. B. Oyster Co..380 Bran.
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS. TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co. 549 Hwrd
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills..414 Mont.
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....Oakland
Un. Bag & Paper Co., 1059 Erkln, Okld

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Fleishhacker, & Co.Grant Av & Bush
Zellerbach, A. & Sons.....495 Jackson

PATENT DOOR OPENERS AND CLOSERS.

Bischmuller, Geo. 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.2476 How'd
Law, Herbert E., Viavi Bldg..636 Pine
Nat. Pharmacy Co..957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co..Turk & V. Ness
Cohl, Samuel..... 591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D..1944 Fillmore
Gibbons, Henry Jr., M. D.2405 Fillmore
Mann, C. S., M. D..P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.....
.....2103 Clinton Ave., Alameda
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D..1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D..3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D.....636 Baker
Vecki, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son..McAllister & Van Ness
Curtaz, Beni. & Son., 1615 Van Ness
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....689 14th
Sherman-Clay Co..... 1625 Van Ness

PICKLE MANUFACTURERS.

Fisher Packing Co.....720 Capp

PLUMBERS.

Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....Clay & Mont.
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.139 5th
Western Meat Co..... Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard.....1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
..... Box 29, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.Kohl Bg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Dempster Bros.....437 Minna
Freygang-Leary Co.....1322 Howard
Gilmartin Co., The.....15 Ecker
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock Press.....1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Nolan-Davis Co. The.....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.
Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.
Crocker Estate Co.. ..Crocker Bldg.
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....315 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Tayson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin .....1026 Fillmore
Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.
McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.
Commercial News Pub. Co..1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H...2046 Center, Berkeley
Williams, E. C....Fifteenth & Mission

PUMPING MACHINERY.
Byron Jackson Machine Works.....
..... West Berkeley
Dow, Geo. E. Pumping Engine Co....
.....First & Howard
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.
Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.
Abrahamson Bros. & Co....1209 Sutter
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C., Co.....423 Kearney
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bonifield, Jeffress & Ryan.....49 Post
Bovee, Toy & Co.....328 Montgomery
Brandon, Julian R....Cal. & Fillmore
Browne, R. S. & Co.....45 Geary
Buckingham, A. E.....26 Montgomery
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co.....36 Kearny
Bush, David & Son.....2007 Sutter
Clark, Curran.....2091 Fillmore
Clark, John .....1515 Bush
Cline & Duncan.....20 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cruxton, Belvel & Dwyer...573 Cal.
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White .....10 Third
Dunbar, F. A.....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....414 Kearny
Half Moon Bay Development Co.....
.....1284 Market
Harrigan, Weidenmuller & Rosenstirn,
Inc..... 345 Montgomery
Healy & Gillespie..... 244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Herman, Oscar & Bro....113 Montgy
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & W. Co., Merch. Ex.
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter
Kane & Co.....1913 Post
Keil Estate Co.....1209 Flood Bldg
Langrebe, McNevin & Jones.....
.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill..106 Merch. Ex
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....704 Market
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahon, O. L. & Co.....1256 Sutter
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry.....Market & Pine
McNeill, D. R. Realty Co.....
.....2004 Delaware, Berkeley
Nelson, Johnson & Co.....375 Bush
Norie-Miears Co..... 810 Van Ness
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Pollto, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....787 Market
Realty Syndicate..1218 Bdwy, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G. & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....484 California
Stine, O. C.....1515 Bush
Strong, Belden & Farr.....45 Post
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Week, F. A. Realty Co.....Berkeley
Wehe, A. W.....1615 Bush
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman .....327 Kearny

REAL ESTATE AND INSURANCE.
Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERIES.
Selby Smelting & Lead Works.....
..... Merchants' Exchange, 8th Floor

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Blanco, A. B.....863 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant..22 Sansome
Galindo, F. B....1018 Van Ness Ave
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Petersen, Jacob.....9 Market
Ponchan, G. & Co....497 Golden Gate
Ravn & Karstensen..Market & Steuart
Swain Company .....1111 Post
Tait's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael

RIGGERS.
Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.
Paraffine Paint Co...1039 Merch. Ex.
Pacific Refining & Roofing Co.....
..... Sixteenth and Mississippi

RUBBER GOODS.
Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co., 4th & Wash. Oakld
Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS.
Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.
Hidalgo Plantation & Commercial Co.
..... Monadnock Bldg
La Zacualpa Rubber Plantation Co..
..... 405 Monadnock Bldg

RUG MANUFACTURERS.
California Rug Co.....3147 Lombard

SAFES.
Freeman, Brewster & McCabe.....
.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co.....
.....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.
California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.
Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.
Ginn & Co.....717 Market

SCREEN WORKS.
Quick, John W.....1218 Haight

SEEDS AND GRAIN.
Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.
Volkman, Chas M & Co.S'some & B'way

SEED GROWERS.
Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co..Eddy & Hyde
Steiger Terra Cotta & Pottery Works
..... Eighteenth & Division

SEWING MACHINES.
Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.
Smith, Francis & Co.....61 Fremont

SHEET METAL WORKS.
Cronan, W.....19-23 City Hall Ave
Delano Bros.....70 Spear
Shields, Thos.....571 Mission

SHIP BUILDERS.
Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co.....
.....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co..
..... 138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co...20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.
Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bates & Chesebrough...Mer. Ex. Bldg.
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Fritch, J. Homer.....110 East
Gale Bros.....408 Davis
Grace, W. R. & Co.... 612 California
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co.....
..... 213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co., 690 Commerc'l
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Elousser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado

SHOE GOODS.
Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.
Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.
Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.
Graves, W. E.....717 Market

SMOKERS' ARTICLES.
Heininger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.
Fischbeck Soap Co..17th & R. Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.
Horstmann, John & Co....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.
Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne....1400 Fourth
Bonestell, Richardson & Co..475 Sixth
Cen. Stationery & Sup. Co..1186 Mkt
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co.....
..... 42-44 Sutter
Standard Office Sup. Co....603 Mont.
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works....17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co.....
..... Jackson-St. Wharf
Capelle, Robert .....250 Powell
Cook, Thos. & Son.....32 Powell
Eldore Patrizi & Co....23 Mont. Ave.
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co..Flood Bldg
Toyo Kisen Kaisha.....Flood Bldg.
Monticello Steamship Co.Ferry Bldg.
Northern Commercial Co.320 Sansome
Occidental & Oriental SS Co., Flood B.
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.
Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.
Fink & Schindler Co...218 Thirteenth
Simmen, John.....70 Rausch

STOVE AND IRON FOUNDRIES.
Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.
Ralston Iron Works, 20th and Indiana

SURETY COMPANIES.
American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.
Walters & Co.....1608 Steiner

SURVEYING AND NAUTICAL INSTRUMENTS.
Leitz, The A. Co.....640 Commercial

SYRUPS.
Colonial Preserving Co.....3460 25th
Long Syrup Refining Co..8th & Bran'n
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co....3rd & Mission
Baumgarten, J. & Co..671 Golden Gate
Ford, C. W. R & Co..665 Golden Gate
Reiss Bros. & Co.....1500 Post

TANNERS.
Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.
Brandenstein, M. J. & Co.....
.....Spear & Mission
Caswell, Geo. W & Co....530 Folsom
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry....359 2nd, Oakland
Guittard & Co., Inc...Harrison & Ritch
Hills Bros. .....645 Howard
Jones-Paddock Co. .....228 Fremont
Schilling, A. & Co. .....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.
Jaynes, Frank.. Pine and Montgomery
Pacific States Tel. & Tel. Co.....
..... Fell and Scott

TENTS AND AWNINGS.
Ames-Harris-Neville Co...607-609 Front

THEATERS.
Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.
Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co..223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B. ....918 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance & Trust Co....
..... Kohl Bldg

TOWEL COMPANIES.
Galland Mercantile Laundry.317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co. .782 Mission
Sadler & Co. .....143 Fifth

TRANSFER COMPANIES.
Union Transfer Co Grant Av. nr. Geary
Wells-Fargo Express Co. 2d & Mission

TRUNKS.
Hirschfielder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James .....1197 Post
Pacific Trunk & Bag Co. .....200 Clay

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co..1820 Fillmore
Bornemann Geo. C. Co....516 Market
Revalk, R. E. & Co. .....432 Market

UNDERTAKERS.
Gray, N. & Co. .....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.
Cal. Casket Co. .....959 Mission

UNDERWEAR.
Deimel Linen Mesh System Co.....
..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.
Litchfield, J. M. & Co..513 Golden Gate
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.
Berry Bros., Ltd.....568 Howard

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co....534 Howard

WALL PAPER AND MOLDINGS.
Quadt, John .....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros. .....723 Market

WAREHOUSES.
Granger's Business Ass'n....Mer. Ex.
Haslett Warehouse Co..105 Townsend
Lombard Warehouse Co.....204 Cal.
S. F. Warehouse Co.....35 Second
South End Warehouse Co.2d & T'send

WELL BORERS.
Lowe, J. W. .....710 Fell

WELSBACH MANTELS AND SUPPLIES.
Welsbach Co. .....357 McAllister

WINES AND LIQUORS.
Ahrens, Pein & Bullwinkel.....
..... 1st & Harrison
Arnhold, B. & Co. Townsend & Stanford
Bibo, Sam & Co..... 1213 Sutter
Bozio, O. .....1125 Laguna
Braunschweiger Co. .....
California Wine Ass'n... 3d & T'send
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce..705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries .....19 Minna
French-American Wine Co.....
..... 1821 Harrison
Golden Eagle Dis. Co..257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co....Church & Mkt
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony....
.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I. .....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Livingston, M. A.....1842 Golden Gate
Lubben, John.....Drumm & Merchant
Lyons, E. G. & Raas Co..430 Bryant
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfaeffle, E. E. & Co....148 & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....317 Davis
Rosenblatt Co., The....Second & Folsom
Rhyner, Chas.....Folsom & Army
Schilling, C. & Co....20th & Minnesota
Schlesinger & Bender.....
.....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bacqueraz & Co..15th & Harrison
Slebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Dis. Co....43 Clay
Swiss-American Wine Co..530 Wash'n
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co..Van Ness & Ellis
Wetmore, Bowen Co.....
.....111 San Pablo Ave., Oakland
Wineman, Lutgen & Co Clay & Battery

WIRE AND WIRE ROPE.
merican Steel & W. Co..16 & Folsom
Pacific Steel & Wire Co.....
1001 Twenty-second Ave. E., Oakland
Roebling's John A. Sons Co..202 2d

WOOD DEALERS.
Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.
Heyman-Weil Co., The .....68 Kansas
Lake & Co., Inc..... Ross Valley
Levensen Co.....145 Townsend

WOOL.
Koshland, S. Co.....426 California
S. F. Wool Sorting & Scouring Co....
..... 117 Geary
Tryon, E. H.....Monadnock Bl'g

WOOLEN MANUFACTURERS.
Sheldeman, B.....1540 Fillmore

WRECKERS.
Whitelaw Wrecking Co.....336 Main

YEAST AND VINEGAR MANFRS.
Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co....
.....2401 Fillmore

Merchants' Association REVIEW

CIRCULATION 2400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange Bld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.
ALLAN DUNN, Associate Editor.

CALIFORNIA NEEDING SKILLED LABOR.

The announcement that the Government, in order to attract the necessary skilled labor to handle the repairs on the Pacific fleet when it arrives here next spring, will offer free passage to California upon the signing of a contract for a certain space of service, is a welcome one. The hope, and indeed the inference, may be cherished that many of the men will, after their contract terminates, like California so well they will stay here. We need them, and we need them not merely then, but now. Much of the congestion of the railroads lies in the lack of skilled labor for repairs; this applies to both steam lines and street railways. We need them in every branch of building and industry. San Francisco is on the upward swing and the necessity of skilled labor should be noised abroad.

SAN FRANCISCO'S HOTEL CAPACITY.

Some day, a sort of millennium minor as it were, California north and south will realize that the state is one and indivisible: that as a whole we should welcome the coming, speed the parting hotel guest, and not attempt to convince them that the climatic conditions and entertaining possibilities of the north and south portions are as wide apart as the equator and the north pole, heaven and—the other place. Just lately San Francisco has been getting more than its share of "knocking," shame to say, much of it from sister cities of the Pacific Coast. One of the greatest and most persistent of these knocks is that the city is without adequate hotel accommodations. Some statistics may prove useful weapons for the San Francisco citizen and merchant. Here they are: San Francisco hotels, 257; rooming capacity, 20,559; prospective, 47; rooming capacity, 7246; apartment houses present, 60; prospective, 27. In other words, we have more hotel capacity, better housed, than before the fire.

THE STRAW VOTE HABIT.

Straw vote casting is an insidious and dangerous habit, especially with good government and other political alliances that are young at at the game. The term straw vote is perhaps derived from the proverb "straws show which way the wind blows," but probably from the extreme unreliability of a straw as a security of any kind. The chief danger lies in the facility with which a false sense of security can be built up. Good citizen, enthusiastic but amateur politician, goes to a section headquarters of labor voters or receives a report from some one in affiliation there. The tip is passed and the good citizen finds to his joy that his man is going to swamp the opponent, according to the straw vote.

A View of the Fruit and Produce Merchants' Association Controversy

The Cause of High Prices Dominated Entirely by Supply and Demand

So many comments have been made by one of the daily papers of this city and by the press of the interior regarding the unusually high prices of fruit and country produce and the methods employed in distributing them in this city that it seems but fair that both sides of the question should be heard before final judgment may be passed as to the cause or causes of this condition of the markets. The average reader may perhaps have been convinced that much blame attaches to the methods of distribution as practiced by the dealers in these products, and these convictions may be removed by learning the actual facts in the case. This statement has to do with the handling of fruit and farm products only, the general commission merchants handling only in a limited way what are known as special products, or again as garden truck, this latter class being handled by the producers themselves, whose methods are known to the writer only by hearsay.

There is absolutely no combination, agreement or understanding of any nature among the wholesale fruit and produce dealers in this city tending to regulate or in any manner influence prices or to interfere with their free distribution along ordinary and natural channels. Every shipment received is sold by the simple rule of supply and demand. If prices are high it is because of the light supply and urgent demand, and from no other cause. The idea that has been advanced that it is a common practice to destroy products in order to bolster up prices is absurd and false. The writer in twenty-seven years has known of but one instance that savored of anything of this kind. That occurred many years ago when cantaloupes would not sell for the price of their freight, and one day's shipment was destroyed to avoid shipping payments, the transportation company agreeing to rebate the freight under the peculiar conditions existing at the time. Any other destruction of products has been of those decayed in transit and unfit for food. This condition sometimes exists with bananas, which are at times so nearly worthless that the fruit is condemned when placed on sale by the peddlers.

There is no understanding of any nature between the wholesale and retail dealers tending to influence in the slightest degree the price of fruit either at wholesale or retail, and as far as the writer knows and believes there is no combination, agreement or understanding of any nature between the retailers tending to regulate or control the prices they are to obtain for their goods.

When produce is sent to the commission merchants it is expected that the latter will obtain the highest price possible under the rule of supply and demand. Merchants must be thoroughly posted along these lines, otherwise they would in a short time be out of business, as the producer will naturally employ only those who are actively alert in matters of this nature. It should be manifest to all that much that has been charged against the commission merchants in fruit and general farm products has been misleading, to place it mildly, and that the causes for the high prices of these products must be traced to light crops, light receipts in the local markets, and urgent demand from canners, shippers and dryers in the country. Just how free markets would change the situation remains to be seen. Should there be a heavy crop another season, prices will naturally be lower whether there is a free market or not, and if the crops should be materially lighter prices will be higher, providing money continues to be as plentiful as at present even though there be a free market. The producer is not at all interested in low prices; on the other hand he is intensely interested in getting high prices, so that if it is the intention to lower prices by having free markets he will naturally do very little to promote them.

A free market without the assistance of the producer might possibly be a cheaper place for a class of goods that is now distributed by a class of peddlers who buy them merely because they are cheap. The California Fruit Grower, one of the leading horticulturist papers on the Coast, and in the country, very clearly explained this situation in a recent issue of that paper which is well worth the perusal of those interested in this feature of distribution of farm products.

The Wholesale Fruit and Produce Merchants' Association has been directly referred to as being objectionable, as having undue influence over the small dealers, and handling them with a high hand at times. This statement was evidently made without the least knowledge of the purposes of the association or its rules and regulations. The association has nothing to do with any feature of the business of distribution of products, other than that of guarding against a class of dealers who would defraud if they could, or perhaps used their credit far beyond the point of safety, either to themselves or their creditors. There is no rule that prevents any person under any condition buying for cash from any member of the association at any and all times. The association works no hardship to the honest dealer, but has, in fact, proven of the greatest benefit to all those who wish to conduct a strictly legitimate business, whether at wholesale or retail.

J. A. EVELETH.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

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Courtesy American Real Estate Company.

The Bay Basin and the Greater San Francisco

Future Site of a Proposed Imperial City, Surrounding the Greatest Harbor on the Pacific Seaboard of the United States.

This bird's-eye view of the basin of San Francisco Bay shows, more clearly than any map, the relations of recent railway development to the topography of the region. The Dumbarton Bridge, at the lower end of the bay, is now under construction, and its effect will be to make San Francisco, practically speaking, a mainland city. It will obviate the necessity of ferrying cars at Benicia, and then ferrying passengers across the bay from the Oakland side. Overland trains of the Southern Pacific, the Western Pacific and possibly in time the Santa Fe, will run through Niles Canyon direct to the west side of the bay. The Bay Shore Cut-off of the Southern Pacific will save twenty minutes running time on that line alone.

This picture embraces most of the territory which it is planned to consolidate into a Greater San Francisco. The northern limit of the proposed city would include San Rafael, which does not show here, and the southern boundary would run about east and west just south of the Dumbarton bridge, leaving out San Jose, but taking in some of San Francisco's rapidly growing new suburbs.

Consolidation of Bay Cities Will be the Theme of Speakers at the Merchants' Association Dinner

ANNUAL GATHERING OF THE ORGANIZATION WILL HEAR DISCUSSED THE PROPOSAL TO UNITE THE MUNICIPALITIES OF THE BAY SHORE UNDER ONE HEAD, WITH BOROUGH GOVERNMENTS FOR THE DIFFERENT SECTIONS

The announcement that the subject of discussion at the tenth annual banquet of the Merchants' Association would be the proposed consolidation of the bay shore cities into a Greater San Francisco, has caused the largest rush for seats in the history of these events, with the single exception of the famous "Reconstruction Dinner."

Seats for the banquet of December 5 were all sold within forty-eight hours after the invitations were received by the members. All the San Francisco invitations were taken to the postoffice by officers of the Association on the afternoon of Monday, November 11, with the request that all of them be delivered on the following morning, Tuesday, November 12. On the first day of the sale 300 applications were reeeived, and by the following evening the entire 638 seats were sold and a long waiting list had begun to form.

The banquet will be held on December 5 in the Norman Cafe of the Fairmont Hotel, a peculiarly suitable plaee, as it opens on the broad terrace whence can be seen almost the entire bay and the cities that consolidation may unite, bordering its farther shores. Representatives of the various communities affected will be there. So will Mayor Taylor. Speakers competent to handle the subject, men qualified by an intimate knowledge of all phases of the situation, will address the banqueters, and the funetion should result in the acquisition by a representative body of San Francisco business men, of a working knowledge of the problem in all its phases.

The movement for consolidation seems well under way, and the idea is gaining favor. The general disposition is against the obliteration of the smaller cities as individual communities, and looks toward the preservation of their local autonomy as far as any good consolidation scheme will permit.

The essentials of a good plan will be presented by some of the speakers at the banquet, while others will discuss matters of detail, and present the possibilities of a municipality of the size and power it is proposed to create.

The demand for seats is a gratifying sign of the deep public interest in the project.

Oregon Senator Tells of the Workings of Direct Primary Law

HON. S. C. BEACH DESCRIBES TO THE DIRECTORS OF THE MERCHANTS' ASSOCIATION SOME OF THE DISADVANTAGES OF THIS METHOD OF MAKING NOMINATIONS, AS THEY APPEAR TO HIM

Hon. S. C. Beach, member of the Oregon Senate, was the guest of the Board of Directors of the Merchants' Association at a meeting last month, and stated for their benefit the results of his observation of the Direct Primary method of naming eandidates for office. Though at first an advocate of it, Senator Beach does not now approve of the Direct Primary and stated his reasons substantially as follows:

"Boss government is a bad thing, but the Direct Primary as we have it in Oregon is worse. It has not only operated detrimentally in Oregon, but I am informed that other states that have tried it have had a similar experience. The first result of the Direct Primary in Minnesota was the election to the Minneapolis mayoralty of the notorious "Doc" Ames, nine of whose official followers are now either convicts or fugitives from justice.

"I was an advocate of the Direct Primary in my state. After four years of experience with it I have changed my opinion, at least in regard to the law as it now stands. It promised well, but in operation it has worked badly.

"The Direct Primary leads to minority rule. The majority party suffers. If a man wants a job, all he has to do is to circulate a petition to get his name on the ballot and he is accountable to no party organization. That sounds good. But the friends of the aspirants that lost the nomination almost invariably bolt to the opposition at the secondary election, and the minority gets into power.

"Republican government in America was founded over 125 years ago on principles that experience showed were right. Our forefathers must have had great political wisdom to be able to pattern a government that would stand for a century and a quarter, and survive the great test of the Civil War, without revolution. One of the cardinal doctrines is that the majority shall rule. The tendency of the Direct Primary is to reverse that principle. We have in Oregon a Democratic governor in a Republican state, and the same thing applies to the offices of District Attorney and Sheriff of Multnomah County, and Mayor of Portland.

"The Direct Primary is a rich man's law. It looked like a poor man's law, but experience has demonstrated that it gives a rich man a great advantage.

"There is now no method of making nominations in Oregon except by the Direct Primary. In the struggle for a change, the proponents of the measure even neglected to provide a way to vote for presidential electors. Under the operation of the law, a poor man has little chance of getting nomination if a rich man wants it. Last year there were seven candidates for City Treasurer, an office that pays $4700 a year, and $77,000 was spent for campaign expenses. The nomination goes to the man that can buy the most advertising. A great deal of the advertising is done by letters, through the mail, and the successful man must be able to invest a large amount in postage stamps. The results in regard to some offices have been very bad.

"The Direct Primary law tends to destroy political parties. Now, our form of government is right in permitting political parties. You must have organizations or you will ultimately have chaos. There does not survive in Oregon to-day what could properly be called a political party. No principles are enunciated and there is no organization to carry out political policies. Every man makes his own platform. There is no such thing left as party responsibility.

"The first time the Direct Primary was tried in the City of Portland there were nine Conneilmen to be nominated. On the Republican ticket there were sixty-six eandidates and, of the whole number, there were not more than six that would have had the courage to bring their names before a political convention—they were so medioere and paltry. Bad nominations were promoted and there was no way to keep inferior men off the ballot.

"There is no demand, arising from party necessity, to get at the best talent for the offices. Under ordinary conditions of party government, there is a demand for decent men. There is now no way in which we can insist that the best men shall be nominated.

"Our primary law was patterned after the Minnesota law, but Oregon has gone to extremes. Perhaps the Oregon law can be remodeled so that it will become tolerable. We don't think of going back to boss government, but, even if you have bosses, there is no necessity of having bad ones if everybody does his political duty.

"My observation of both methods of nomination, in many political fights, e[illegible]nding over a long series of years, co[illegible]ne that political party conventions[illegible] nominations than Direct Prim[illegible]

SHOULD SAN FRANCISCO BE ENLARGED?

THE CITY HAS OUTGROWN ITS BOUNDARIES, AND WITH A DIVIDED POPULATION PROPER MUNICIPAL GROWTH IS BEING RETARDED

(By REV. GEO. C. ADAMS)

Each of the great American cities in its turn passes through a period of alleged wickedness, while it spreads itself all over the adjacent territory, and usually discovers the real difficulty only after its reputation has suffered.

The extension of the limits of Chicago not many years ago caused the charge to be made that Chicago people wanted to be in the biggest city in the country; but the real reason was that many of the best citizens were living anywhere within a radius of forty miles of the city's center. We are hearing comparatively little about the terrible wickedness of New York since that city took in Brooklyn and the boroughs of the Bronx, Richmond and Queens.

It ought to need no proof that any city is entitled to the best of its population; it is sure to have its worst, for they are among the people who can not move.

As Good as Any City.

San Francisco has as honest, as intelligent, as law abiding a population as any city on the continent, and yet it is being held up to the world as the worst of American cities. We have been so persistently cried down of late that we are really refreshed at the outbreaks in Bellingham and Vancouver, and the graft investigations in Philadelphia; anything is welcome that attracts attention away from us, and gives a chance to hope that we are halfway respectable. The eastern press is having us written up by correspondents who see only the outside of things, and can not or will not get the bottom facts. There is a sort of pessimism in many people that makes them like to dwell on the dark side of city life, and that it has its dark side we all know too well.

Our large cities are struggling with sociological problems in new forms; the questions that interest us are of like moment all over the country; the sins that blacken our name are common to American humanity; our difficulty is that we have these questions and sins in condensed form, while the means of coping with them are denied us.

We would not think of taking the part of a certain population that is least fitted to handle the greatest questions of the times, set them off by themselves, and then demand that they give a moral and sane solution of every great problem. Yet that is exactly what is being done now in San Francisco.

The Isolated Center.

The point of greatest danger to the life of any city is at its heart; it would seem to be arrant folly to cut off all the extremities, and expect the heart to keep healthy. The point of most dense population is the place of concentration of all that is least healthy for the body politic. If that is to be kept safe and sound it must have the help of all the best thinkers and most patriotic citizens. If the great majority of these are taken out what are left should not be blamed if they make blunders and commit sins, most of which will be from ignorance and lack of training.

Population Crowding In.

The geographical situation of our city is at once our pride and our undoing. For beauty of location San Francisco can not be excelled; but the city proper is limited to a very small territory at the northern end of the peninsula; this is destined to be the great business center, and before many years it will be as congested as lower New York. Already the prices of building lots are so high that only a few can afford them. If people want homes they must go out of the city to get them; down the peninsula, where the fogs keep high; in Alameda County where so far there is abundant land for home-building purposes; in Marin County, where the hills and valleys tempt people of artistic temperament; in all these directions the men and women who transact business in the city during the day scatter about sunset. The worst of it is that the bay is so wide, and the means of transportation, excellent though they are, are of such a character that there appears to be a great gulf fixed between the city and its residential suburbs. Some day, when bridges or tunnels or both connect the two sides of the bay we shall laugh at the idea that we ever thought of divergent interests.

The same thing was true a few years ago in New York; Brooklyn seemed as permanent as an independent city as Oakland does today. But the change had to come, and the very life of New York was threatened if it was not made.

Real Parts of the City.

Oakland, Alameda, Berkeley, San Rafael, Mill Valley, Sausalito, the towns down the peninsula two-thirds of the way to San Jose, are all as much a part of the real San Francisco as the city and county of that name. The majority of the people who live in these places make their living in the city, and are entirely dependent on it; the real estate boom in Berkeley the last two years has been because San Francisco people must have homes.

Take the business activity out of San Francisco and life would not be worth living across the bay.

The merchants, the professional men, the clerks and mechanics who live outside the central city expect the protection of its government, and have a vital interest in the place where they earn their money.

Privilege and responsibility go hand in hand; they who claim the protection of San Francisco's Mayor and Board of Supervisors ought to be held responsible for the election of the right kind of men to office.

It is not right that those whose business interests are all centered in this city should do their voting somewhere else.

What Rapid Transit Has Done.

No one can blame any man for wanting his home as far as possible from the office that recalls the cares of the day; with the rapid means of communication now in use one can easily dwell twenty miles away from his business; his life, and his ability to keep at work compel him to do so; but that should not absolve him from the duties of citizenship where it rightfully belongs. If matters are rightly adjusted he can still make a small paradise about his home, and yet vote with the great city that sadly needs his vote and his influence in the interest of good government.

All our eloquent talk about civic betterment will come to little until we take the means to bring it about.

Boundaries Outgrown.

When a boy outgrows his clothes we are rather proud to buy a larger size. Our beautiful city has outgrown its boundaries; the limits that did very well twenty-five years ago are throttling the city today.

Keep the population divided as now into a large number of independent municipalities and we shall continue to be the laughing stock and the object of ridicule of the rest of the country. Give us one grand city about this bay, all the people pulling together and all voting together for the best things, and San Francisco can defy the world; it will mean the end of the petty jealousies that crop out frequently now, and the vision of all the people will be broadened as the horizon enlarges.

This is manifest destiny, and we may as well become accustomed to thinking about it; we shall be weak until we do it, and when it is finally done we shall wish we had done it before.

EATING UP BUILDING MATERIAL.

According to the annual report of the Board of State Harbor Commissioners, San Francisco has been devouring building material at a remarkable rate. These are the figures for materials received at this port during the fiscal year recently closed:

Lumber, B. M., feet	768,802,866
Bricks	27,593,108
Gravel, crushed rock, tons	517,360
Shingles	276,115,200
Laths	130,781,350
Shakes	4,361,775
Cement, tons	80,317
Window glass, tons	3,840

San Franciscans may congratulate themselves on the beginning of the work of repaving Market Street. It has been a difficult job to start. Some eight or nine different corporations, including a couple of departments of the City, have had to dig the hapless thoroughfare like miners straighten out pipes and lay new con until it has looked like the field of tions of a Feather River gold dr will soon be in shape, and in beau No statelier street exists than M can be made. It will soon b again, and when it is it tunity for adornment thoroughfare affords.

THEY SAID IT WOULD BE THREE YEARS

View of Part of Burned District, Taken Just After the Fire. —Waters, Photo.

CLEARINGS HOLD UP WELL DURING LEGAL HOLIDAYS.

In spite of a growing depression and a general disposition toward temporary contraction, the clearings of San Francisco for the month ending October 31, 1907, were almost up to those of the corresponding month of last year. Clearings for those two months were as follows:

1906, October	$206,989,793.02
1907, October	201,241,688.01

For the week ending November 14, a panic week, all the large financial centers showed heavy decreases in clearings, those handling the most money naturally showing the heaviest declines. In spite of that fact San Francisco's clearings nearly equaled those of Los Angeles, Seattle, Portland, Spokane, nd Tacoma combined. Here are the figures:

s Angeles	$ 9,181,000
ttle	8,987,000
land	5,687,000
ie	7,070,000
	4,739,000
	$35,664,000
	30,936,000

[c] Oakland amounted to $2,-

VOLUME OF BUSINESS GOING THROUGH THE PORT.

Exports and imports passing through San Francisco in October exceeded those for September by several thousand dollars. The totals for September were:

Exports	$3,010,043
Imports	4,506,396

For October the totals were:

Exports	$3,289,007
Imports	4,533,789

Of the October exports, the largest value, $969,641, went to the United Kingdom. Japan took $554,824, China $396,715, and the Philippines $273,842.

CLIPPER SHIPS AGAIN SAIL FROM SAN FRANCISCO BAY.

After Several Years the Cape Horn Traffic in Sailing Vessels From This Port is Revived

Partly incidental to the sending of the warship fleet to this coast, but depending also on more stable commercial conditions, is a revival of the old clipper-ship trade out of San Francisco. Bates & Chesebrough, ship brokers of this city, saw an opportunity recently to supply return cargoes for Sewall ships reaching the coast with coal for the government, and as a result have perfected a working arrangement with the Sewalls whereby they can lay on all the sailing ships for New York that conditions will justify.

Under this arrangement, the first clipper ship to leave San Francisco in several years for a voyage around the Horn departed on November 2. She was the William P. Frye, a steel vessel, and she carried 3000 tons of barley and 75,000 cases of canned salmon, besides a miscellaneous cargo, which taxed her capacity.

Bates & Chesebrough figure that with salmon, barley, wine, lead, asphaltum, oats and other staple products of the country tributary to San Francisco, for which there is a more or less active and continuous demand in the Eastern states, there is enough freight in sight to load at least four big sailing ships a year, or one every three months.

Steamers that formerly held the Cape Horn business are now in the trade between San Francisco, Salina Cruz and Hawaii, so that the clipper ships have their chance again. Although the government's necessity for getting coal here has been the initial factor in the revival of the business, there are always plenty of westbound freights for sailing vessels, and permanent conditions promise to maintain the trade.

If local merchants will avail themselves

BEFORE THE BRICKS WERE HAULED AWAY

View of the Same Section, Taken from the Same Point Last Month. ---Waters, Photo.

of this opportunity, all the ships will be put on for which east-bound freights can be furnished, and San Francisco will see a healthy restoration of one of her most picturesque commercial activities—the American clipper ship traffic "around the Horn."

For the next sailing Bates & Chesebrough have put on the new steel four-master "Atlas," a sister ship to the "William P. Frye." The "Atlas" will load in January and sail as soon as loaded.

The American-Hawaiian line has also put a vessel into this trade, so that a revival of the Cape Horn business is well under way.

Some San Francisco Figures.---What the City Has Accomplished During the First Year and a Half Since the Fire.

The California Promotion Committee furnishes these figures about the activity and growth of San Francisco since the great disaster. They have been taken down to October 18, 1907:

Cash paid for improvements since the fire	$ 136,000,000
Estimated value of buildings for which permits have been asked	100,000,000
Total bank clearings since the fire (over)	2,500,000,000
Total insurance in burned district	235,000,000
Total insurance paid	190,000,000
Paid to building trades labor since the fire	56,410,000
Total deposits in San Francisco banks	331,398,719
Total deposits in California banks	676,705,496
Total deposits in San Francisco savings banks (included in above)	157,739,812
Average per capita deposits in San Francisco savings banks	350
Population of four bay cities before the fire (estimated)	635,000
Population of four bay cities now (estimated)	710,000
Increase in eighteen months since the fire	75,000
Cost of building in San Francisco	Normal
Permanent buildings completed	6,000
Permanent buildings in course of construction	3,000

Make the "California's" Service the Best in the Navy

As a matter of State patriotism, those Californians who really are proud of their State should lose no time in sending in a subscription to the fund for a silver service for the cruiser "California."

This magnificent vessel and powerful fighting machine will carry the name "California" all over the world. It will be visited and admired by hundreds of distinguished men of all nations. An object of personal interest in the ward room will be the silv service, and it should be of such a charac and quality that the whole State would proud to show it anywhere abroad.

The committee is working very ha the matter, but the legal holidays tracting its labors somewhat. The h operation of all the patriotic peop State that have not yet subscribe and at once.

Make checks or money orde "Crocker National Bank, T remit to Horace Wilson, Merchants' Exchange B cisco.

Extend the Belt Railway Across Lower Market Street

LUTHER WAGONER, ENGINEER TO THE FEDERATED HARBOR IMPROVEMENT ASSOCIATION, RETURNS FROM EUROPE WITH VALUABLE DATA AND SUGGESTIONS FOR THE DEVELOPMENT OF THE PORT.

"One of the essentials of proper water front development," says Luther Wagoner, engineer to the Federated Harbor Improvement Associations, "is the extension of the Belt Railway to the southward. At the same time the problem presented by the congestion of traffic from the Ferry Building up Market street and of trucking and draying along East street could be easily solved.

"The trolley loops at the Ferry have a fifty-foot tangent where they cross East street, which could be cut out. The loops could thus be set to the westward that far, leaving plenty of room for the Belt Line and for vehicles between them and the Ferry Building.

"A subway below the Belt Line, and a viaduct over it would enable the ferry passengers to cross safely and comfortably to the cars, or to the sidewalks on Market street."

Mr. Wagoner has just returned from a study of the principal European ports, from Naples to Bremen and from Southampton to Liverpool. He brings home a large collection of valuable data on water front development and modern methods of handling shipping, and is now actively engaged with his colleague, Col. Heuer, in formulating a comprehensive scheme for the improvement of the harbor.

The Famous Docks at Liverpool---Tidal Lock in the Foreground

"San Francisco should begin now," says Mr. Wagoner, "to get the water front ready

Traveling Crane on Warehouse Roof, Liverpool.

mpletion of the Panama Canal. vent the business of the port will ndous jump if the accommoda- provided. We shall need more 'y vessel is a heavy invest- and none can afford to aiting for a berth. In addition to the extension of the Belt Railway there should be spur tracks to the different wharves. To carry the weight of trains, these wharves should be decked with armored concrete. There should be no exposed steel girders to rust out, but all such construction should be sheathed in concrete to preserve it. That would give us permanence, and our capital would not have to be renewed so often, nor would our revenues be eaten up by repairs.

"Traveling cranes are a necessity of modern ports. They increase dock capacity by shortening the time required for loading and unloading, so that vessels can make way for each other with promptness.

"Somewhere along the waterfront there should be state bunkers for the receipt and storage of coal, gravel and other building material.

"Traffic is densely concentrated at the intersection of East and Market streets, and something should be done soon to relieve this point of its congestion. There should be another ferry landing on the northerly side of the City for passengers from that direction, with means of conveying them rapidly to the heart of the town. This may seem a little apart from a consideration of water front and harbor improvement, but these various problems are all interdependent, and they are all going to become very pressing in a short time.

"San Francisco has the finest natural harbor I have seen in my travels, with a great hinterland, and if proper marine accommodations are supplied in time the city will become one of the world's greatest marts. But we must be at it. Important developments are taking place to northward, most notably at Portland, and San Francisco should prepare to fight hard in order to keep her present magnificent lead."

FIRMS THAT HAVE "COME HOME"

The movement back to the rebuilt district continues unabated, notwithstanding the money stringency. We note this month the following firms that have come in from the outside sections:

Firm.	Business.	Address.
W. C. Ralston	Mining	368 Bush St.
J. W. Thomas	Store Service	902 Call Building
Robert S. Atkins	Men's Furnishings	168 Sutter
Shea, Bocqueraz & Co.	Liquors	509 Mission
Bausch & Lomb Optical Co.	Microscopical Supplies	160 Sutter
Charles Paff	Architect	Mer. Exchange Bldg.
M. Getz & Co.	Commission	141 Main
Dodge, Sweeney & Co.	Commission	22 Spear
John Cotter Pelton	Architect	235 Geary
S. H. Frank & Co.	Leather	416 Battery
Mabry McMahon	Real Estate	412 Market
Rucker Desk Co.	Desks	737 Mission
Levenson Co.	Wood & Willow Ware	31-33 Pine
Sussman, Wormser & Co.	Grocers	140 Spear
Clayburgh & George	Butchers	333 Kearny
Gilmartin Co.	Printers	Stevenson & Ecker
Bush & Mallet Co.	Mantels	604 Turk
Wm. Burd & Son	Glue Mfg.	247 Pine
Brown Bros. & Co.	Clothing	Market, near Kearny
John Clark	Real Estate	301 Crocker Bldg.
A. W. Wehe	Real Estate	301 Crocker Bldg.
O. C. Stine	Real Estate	636 Market
Louis Heilbroner	Gen Mdse.	923 Market
Sanitary Devices Mfg. Co.	Machinery	24 Montgomery
Hulse, Bradford Co.	Carpets, etc.	986 Mission

The following firms have returned from Oakland:

Firm.	Business.	Address.
Cluett, Peabody & Co.	Men's Furnishings	Howard, near Second
A. M. Armer & Co.	Overall Mfg.	760 Mission
Phil B. Bekeart	Guns & Sporting Goods	717 Market
Hunt Bros.	Canned Goods	California & Drumm
E. Goslinsky & Co.	Leaf Tobacco	747 Sansome

The editor of the Review will be glad to print the names of firms that have returned to the burned district as fast as they are sent in.

ASSOCIATION GAINS NEW MEMBERS

The following individuals and firms have been elected to membership in the Merchants' Association during the past two months:

ACTIVE:

Strong, Belden & Farr	Real Estate	45 Post St.
John C. Schieck	Warehouse	21st & Indiana Sts.
John H. Hjul	Contractor & Builder	619 Sacramento St.
American Real Estate Co.	Real Estate	636 Market St.

ASSOCIATE:

John Henderson	President Mt. Olivet Cemetery	Grant Building
C. E. Locke	Mgr. Royal Worcester Corset Co.	728 Mission St.
Alex Mann Jr. Co., Inc.	Florists	1125 Polk St.
Norie-Haars Co.	Real Estate	810 Van Ness Ave.
Levy Electric Co.	Electrical Supplies	628 Sacramento St.
C. S. Benedict	Merchant—Individual Member	Pine & Van Ness Ave.
James Higgins Co.	Commission	319 Drumm St.
Union Cash Register Co.	Cash Registers	529 Market St.
Henry Lyons & Son	Clothing Dealers	Van Ness & Fern Aves

The constitution of the Association now provides that individuals desiring to assist the Association's work may become associate members, though they may not be actively engaged in business in San Francisco.

Laying the Cornerstone of San Francisco's New Custom House.
—C. R. Barren, Photo

MARKET STREET IN NEW DRESS.

The actual work of repaving lower Market Street is under way. The concrete foundation is well advanced on both sides of the street. The binder and the surface coats have been laid on the lower portion as far as conditions will permit.

The work has been very much delayed by the neglect of property owners to construct their area walls at certain points so that the new curbs could be set in place. At these points in the street it has been necessary to omit the paving, which not only hinders the contractors in doing rapid work, but also gives the street a patch-work appearance.

The work has been constantly inspected by the Association's inspector, Mr. Heath, and the City Engineer's department is exerting itself to give the City a first-class job on this work.

TROLLEY DESIGN RECOMMENDED.

The committee on artificial lights, of the Board of Supervisors, has recommended the acceptance by the Board of the design fo ornamental trolley poles with street ligh prepared by Mr. Willis K. Polk, of D. Burnham & Co. It is to be hoped that work of installing these poles will pr as rapidly as possible, for, when the p unsightly makeshifts are removed a feed wires placed underground, Street will, with its new pavemen entirely different appearance an the most favorable impressio entering our City.

German municipalities, ge have not yet risen to the free libraries. The Amer probably worth more t the distinctively Ger ments combined.

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.).. ..... President
Andrew M. Davis (The Emporium).. .....First Vice-President
Hartland Law (Fairmont Hotel) .....Second Vice-President
Byron Mauzy (B. Mauzy Piano Co.). .....Treasurer
Gustave Brenner.....Gore Impr. Co.
H. W. Postlethwaite.Holmes Lime Co.
J. A. Eveleth.....Eveleth-Nash Co.
F. J. Koster...California Barrel Co.
C. K. McIntosh..S. F. National Bank
F. G. Sanborn, Bancroft, Whitney Co.
G. W. Spencer, Boardman & Spencer
Robert H. Swayne..Swayne & Hoyt
David Bush.....David Bush & Son
A. H. Vail.....Sanborn, Vail & Co.
I. O. Upham.....Isaac Upham Co.
L. M. King . . ..Secretary and Superintendent
F. W. Smithson.....Asst. Secretary
Wright & Wright.....Attorneys
Frank M. Todd.....Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
F. J. Koster, R. H. Swayne,
George W. Spencer, David Bush.

PUBLICITY AND PROMOTION.

A. H. Vail, Chairman.
I. O. Upham, J. A. Eveleth,
H. W. Postlethwaite. F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.
David Bush, C. K. McIntosh,
Byron Mauzy, Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Accounts, Audits & Systems Co..... ..... Monadnock Bldg.
Crook Audit Co..431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E.....787 Market
Barrow, Wade Guthrie & Co., 787 Mkt.
Cal. Society of Certified Public Accountants .....787 Market
Herrick, Lester & Herrick..... .....Merchants Exchange Bldg.
Jansen, F. Bromley...Monadnock Bldg.
Lomax, W. B.....400 Clayton
McLaren, Goode & Co..339 Montgomery
Price, Waterhouse & Co..... ..... 528 Monadnock Bldg.
Ruckstell, John R..Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E.....715 Market

ADVERTISING.

Cooper, F. J.....West Mission & Brady
Johnston-Dienstag Co.....34 Kearny
Tuttle Lauren T.....332 Delbert Blk.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co....809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....108 Front

ARCHITECTS.

Barth, Hermann .....641 Mission
Burnham, D. H. & Co....Merchants Ex.
olley, C. J.....731 Monadnock Bldg.
rlett, William 1008 Mutual Sav. Bnk
tton, L. B.....Chronicle Bldg.
nes, Edward L.....Chronicle Bldg.
ard, Jos. A.....201 Euclid Ave.
s, Herbert B.....233 Sansome
gall Bros.....755 Devisadero
orffer, C. A..446 Monadnock Bldg.
& O'Brien.....Midway Bldg.
Ward.....1201 Kohl Bldg.
Vm.....Union Trust Bldg.
..... Merchants Exchange
n Cotter.....235 Geary
.....Claus Spreckels Bldg.
on E.....Monadnock Bldg.
.....Mutual Bank Bldg.

S' AND ENGINEERS' 'UPPLIES.

'ugene Co.....16 First

AL TERRA COTTA.

& Co..Eddy & Hyde

GLASS.

B. & C. Works.. ..... 938 Howard

ODS.

1645 California
.847 Mission
1218 Sutter
1744 Calif.
7 Van Ness

OLS.

11 Fremont

ASBESTOS GOODS.

Johns, H. W., Manville Co....180 Second

ASSAYING.

Weissbein Bros. .....2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton.....Kohl Bldg.
Bancroft, Philip.....Monadnock Bldg.
Bartlett, Louis.....1700 Call Bldg.
Blakeman, T. Z.,.....1607 Gough
Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford..Merch. Ex. Bdg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.,.....Union Trust Bldg.
Houghton & Houghton.....1748 Pine
Humphrey, W. H...Union League Club
Hutchinson & Hutchinson...Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Monadnock Bldg.
Kieruiff, T. C....621 Monadnock Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....Call Bldg.
McCutcheon. Edw. J...Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck..... .....Crocker Bldg.
Naylor, Chas. E....324 Merchants Ex.
Page, Chas.,.....2518 Pacific Ave.
Palmer, Brooks.....1535 Franklin
Peixotto, Edgar D....Union Trust Bldg.
Pillsbury, E. S.....Kohl Bldg.
Scheeline, S. C.....417 Montgomery
Son, Chas. A..... 2124 Broadway
Smith, Sidney V.....316 Montgomery
Thomas, Gerstle, Frick & Beedy..... ..... 787 Market
Van Fleet, W. C.....2319 California
Wise, Otto Irving..... 1909 Sutter
Wolf, E. Myron.....602 California
Wright, Allen G..Merchants' Exchange
Wright, Geo. T...Merchants' Exchange

AUCTIONEERS.

Chase, Fred H. & Co.....478 Valencia
Ordway, W. C.....6th & Yuma
Spear, E. S. & Co.....24 Fell

AUTOMOBILES.

Leavitt, G. W., Co..Golden Gate & Hyde
Pioneer Automobile Co..901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co.Sansome & Vallejo
Plummer, W. A.....115 Drumm
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co..Eddy & Fillmore
Young & Swain Baking Co..1433 Devisa

BANKS & BANKERS.

American National Bank...Merch. Ex.
Anglo-Cal. Bank, Ltd..Pine & Sansome
Anglo-Californian Bank, Ltd..... .....Mission Branch, 2049 Mission
Bank of California.....422 California
Bank of Italy.....632 Montgomery
California Safe Deposit & Trust Co.. .....California & Montgomery
California Safe Deposit & Trust Co.. .....Mission Branch, 2572 Mission
California Safe Deposit & Trust Co.. .....Uptown Branch, 1740 Fillmore
Canadian Bk. of Commerce.Cal & S'some
Central Trust Company..42 Montgomery
Citizens' State Bank.....1447 Fillmore
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co..100 Mtgy
French Savings Bank.....106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllisr & Jones
Humboldt Savings Bank....626 Market
International Bank'g Co., Mont & Cal
Italian-American Bk...Montg & Com.
London, Paris and American Bank... .....Sansome & Sutter
Market Street Bank, The..7th & Market
Mechanics Savings Bank..143 Montg.
Mercantile Trust Co. of S. F..464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The..16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk of S. F., 708 Mkt
National Bank of the Pacific..Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....Kohl Bldg.
Savings and Loan Society..101 Montg
San Francisco National Bank..... ..... Merchants' Exchange Bldg.
S. F. Savings Union...Montgy & Cal.
Seaboard Bank .....24 Market
Security Savings Bank..316 Montgomery
Swiss-American Bank....1432 Fillmore
U. S. National Bk....Bush & Fillmore
Union State Bank...Van Ness & Fulton
Wells-Fargo-Nevada National Bank of San Francisco.....Union Trust Bldg.
Western National Bank of San Francisco .....Powell & Market
Yokohama-Specie Bank.515 Montgomery

BARBERS.

Greenberg, F. L.....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BAZAARS.

Charlton, E. P. & Co.....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Enterprise Bottling Co.....2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son..Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....26 Fremont
Heins, Alex., Belting Co..2413 Harrison

BICYCLES.

Lee, W. E.....504 Stanyan

BILL POSTERS.

Varney & Green..... ...Cor. Stevenson & Clinton Park Ave.

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....1132 Mission
Phillips, Wm. R. Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul....Van Ness Ave. & Bush
Hanak & Hargens.....426 Fulton
Robertson, A. M.....1539 Van Ness Ave.
San Francisco News Co....747 Howard
Swinyer, W. W.....417 Montgomery
Whitaker & Ray Co.....141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht.Valencia & 26th
Cahn, Nickelsburg & Co...851 Folsom
Heim, F. L.....1556 Fillmore
Koenig Shoe Co., The....1541 Van Ness
Kutz, G. M. Co.....18th & Bryant
Mauzy & Reid Co.....Mission near 2d
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co..Geary & Fillmore
Rosenthal's, Inc...O'Farrell & Fillmore
Sommer & Kaufman.1430 Van Ness Ave.
Sullivan Shoe Co.....1184 Market
United Workingmen's Boot & Shoe Co. ..... 25th & Bartlett
Williams-Marvin Co.....642 Howard
Wolf, H., & Bro....Fillmore near Geary
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

Korbel Box Factory.....2014 Bryant

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing & Malting Co..... ..... Eighteenth & Florida
Wunder Brew. Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co.....530 Chestnut
Illinois & Pacific Glass Co., 15th & Fol

BRICK MANUFACTURERS.

California Brick & Clay Mfg. Co.... ..... 223 Monadnock Bldg.
Patent Brick Co, The...Merrimac Bldg.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co..... ..... Monadnock Bldg.
Swayne, Hoyt & Co.....412 Battery

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....407 Washington
Hohweiser, C., & Co.....511 Wash.
Mayhew, F. E. & Co..536 Washington
Mattoon & Co.....409 Battery
Reed, George W.....511 Washington
Swayne, Hoyt & Co.....412 Battery

BROKERS—DRUG.

Clegg, Serwe & Co.....528 Third

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Sacramento
DuVal, W. M. & Co..Monadnock Bldg.
Maillard & Schmeidell...Sac. & Front
Page Bros.....414 Montgomery
Stone, B. F., Jr., & Co....90 Sacramento

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....502 California
Barth, J. & Co.....480 California
Doubleday, D. E.....129 Montgomery
Girvin & Eyre...Merchants Ex. Bldg.
Goldman, Max .....339 Bush
Hopkins, J. P.....332 Bush
Irvine, James .....312 Oak
Politzer, Alex.....1810 Fillmore
Polllz, Edw. & Co.....420 California
Rehfisch & Hochstadter..2669 California
Sternberg, Frank R.....115-339 Bush
Toplitz. Jos. B.....339 Bush

BROKERS—TICKET.

Ottinger, A.....Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n..211 Church
Pacific States Savings & Loan Company ..... 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. ..... Chronicle Bldg.
Richards-Neustadt Construction Co.. ..... 237 Monadnock Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co.....1665 Mission
Levy, Oscar S.....15 Second
Waterhouse and Price.....59 3d.
Willkomm, A.....Midway Bldg.

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George.....333 Kearny
Decourtieux, A.....11th & Market Sts
Finke, Fred H.....10 East
Herman, Benj. & Son..Bush & Franklin
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taafe, Wm. Co..5th Ave. S. & Railroad

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co....211, 215 4th

CAN MANUFACTURERS.

American Can Co.....7th & Townsend

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Canners' Ass'n..436 San'me
Hunt Bros. Co.....Cal. & Drumm Sts.
Spanish American Food Co....180 Erie

CAPITALISTS.

Bishop, Chas. R.....Berkeley
Borel, Ant. & Co.....480 California
Brittan, N. J.....Pacific Union Club
Center, John.....2828 Sixteenth
Dean, W. E.....818 Kohl Bldg.
Delger, Edward Frederick ....3740 25th St., Oakland
Denman, James .....3808 Clay
Fontana, Mark J.....436 Sansome
Hopkins, E. W.....354 Pine
Levy, H. M.....1302 Post
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D....Mutual Bank Bldg.
Payne, Warren R.....140 Sutter
Pope, Geo. A.....1014 Kohl Bldg.
Schmidt, John A.....1101 O'Farrell
Smith, F. M.....Albany Block, Oakland
Spreckels, Claus .....105 Sansome
Spring Val. Water Co., Sut. & Frank.
Thomas, H. W.....268 Market
Thompson, R. R..436 Montgomery Blk.
Upham, Isaac .....104 Battery
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son.....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell
Robinson & Gillespie.....2447 Sutter

CARPETS.

Gullixson Bros., Inc.....14th & Church
Hulse-Bradford Co.....986 Mission
Kensington Carpet Co....1638 Fillmore
Walcom, Geo. Co.....637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co.....911 Golden Gate

CARRIAGE COMPANIES.

United Carriage Co.....1136 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co.....732 Brannan
Larkins & Co..Guerrero, bet. 14th& 15th
Schindler, H. B. & Co.....172 Spear
Studebaker Bros. Mfg. Co., 10th & Mk
Wertsch, Wm..... 24 Page
Willey, Frank D.....69 Fell

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W.....902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.... ..... 38 Clementina
National Cash Register Co., The.... .....1058 Market Street
Pacific Coast Cash Register Co..... .....1294 Market
Union Cash Register Co....529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con.... ..... 1024 Franklin

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery ..... Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co..... ..... 725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Budg.
Kessler. G. A. & Co,. 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The.. .....268 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co.....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....310 California
Weule, Louis Company.....106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co..... ....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....15 Powell
Blaskower, M & Co., 1117 Van Ness
Cahen, Sig.....Market near Stockton
Ehrman Bros. & Co.....134 Front
Gunst, M. A. & Co..California & Front
Hauser, Edwin .....402 Market
Heyneman, Herman .....325 Davis
Judell, H. L. & Co.....1701 Buchanan
Lane & Connelly.....182 Townsend
Lewis, Wm. & Co.....307 Market
Michalitschke, Chas. .....730 Haight
Ordenstein, Max .....2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co.....1642 O'Farrell
Schoenfeld, J. & Co..516-518 Washington
Willard Bros.....1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co..Battery & Commerc'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M.....27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau. Armand, Inc..V. Ness & Cal.
Gebhardt, C. & Co....917 Van Ness Ave
Golden Gate Cloak & Suit House.... ..... Market, near Jones
Gould, Sullivan & Co.....815 Van Ness
Ransohoff, L.....1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger.....933 Post
Atkins, Robert S.....168 Sutter
Brown Bros. & Co..1000 Van Ness Ave
Carroll & Tilton Co.....1440 Fillmore
Frank Bros. .....1356 Fillmore
Gildea, J. J. & Co..Grant Ave & Market
Hastings Clothing Co., V Ness & Pine
Hirsch Bros. .....2009 Fillmore

Hoffman, Rothchild & Co.....
.....Golden Gate Ave. & Gough
Kellus, Chas. & Co., Sutter & Fillmore
Lilienfeld, Alfred & Co...1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co.....768 Mission
Neustadter Bros. .....115 Hayes
Pauson & Co. .....Van Ness & Post
Raphael's Inc. .....Fillmore & Geary
Roos Bros. .....O'Farrell & Fillmore
Straus, Louis ..... 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H..429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co.....131 Folsom
Fritch, George, Co.....110 East
Greenberg, A. H.....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Morton, Thomas, & Son.....600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John., 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.....214 East
Western Fuel Co.....430 California

CODFISH DEALERS.

Alaska, Codfish Co.....159 Sacramento
Atlantic Fish Co.....423 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A. .....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Armsby, J. K. & Co.....627 Howard
Atchinson, B. M. & Co..2550 Sacramento
Biagi, D. & Co.....388 Davis
Bodwell Produce Co....210 Washington
Boessnecker & Co.....308 Washington
Botto, N. & Co.....303 Washington
Butler, F. W. Co.....419 Front
Caffrey, John.....448 Battery
Campodonico & Burns.....105 Wash.
Chauche & Bon....622 22d St, Oakland
Collins, Thos. W. & Co.....334 Larkin
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union.....108 Clay
Eveleth-Nash Co.....422 Front
De Martini, John & Co.....112 Wash.
De Pue, Edgar J..614 Merchants Ex.
Detels, M. P.....California, nr Front
Dodge, Sweeney Co.....22 Spear
Duffy, J. J. Co.....109 Wash.
Dunbar, H. F. .....340 Drumm
Galli, A., Fruit Co..Davis & Washington
Garcia & Maggini..108-110 Washington
Getz Bros. & Co..Davis & Sacramento
Griffith-Durney & Co.....208 Battery
Growers' Co-operative Agency.436 Front
Haight, Fred B. & Co. .....44 Clay
Hammer & Co. .....230 Clay
Harter, L. Co. .....314 Davis
Higgins, Jas. Co.....319 Drumm
Hillmer, Fred L. Co.....28 Clay
Hulme & Hart.....19th & Tennessee
Hyman Bros. Co. .....Kohl Bldg.
Ivancovich-Trobock & Bergen Co....
..... 200 Washington
Jacobs & Malcolm..Drumm & Wash.
Jacobson, Reimers & Co.....212 Clay
Jaudin, H. U. Co.....225 Washington
Kittle, H. de W.....Union Trust Bldg.
Landsberger & Son .....108 Front
Leist, C. J. & Co. ....2835 Washington
Lercari, C. J. & Co. ....128 Washington
Loaiza, W. & Co..Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wsh
Macpherson & Monrihan..Davis & Wash
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co. .....104 Clay
Mitchell & Goodall...124-8 Washington
Montealegre & Co. .....Hansford Block
Morris Bros. Co. ..... 18 Drumm
Norton, Teller Co.....176 Spear
Olcese, G. B. & Co. .....434 Davis
Phillips, M. & Co. .....62 Pine
Portuguese Com. Co. .....429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros. .....430 Front
Scatena, L. & Co. .....104 Washington
Schultz-Hansen Co. .....330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood .....54 Pine
Sloss & Gerstle.....Kohl Bldg.
Southern Pac. Mill. Co., 930 Mchnt Ex
Von Husen & Co.....400 Davis
Vanvalves, M. D.....117 Washington
Welch & Co.....502 California
Western Creameries Co...268 Market
Wetmore Bros. .....450 Front
Wolff, Wm. & Co.....248 Mission
Wolf & Sons.....Drumm & Jackson
Wolfen, Max & Co.....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co..724 Montgy
Gruenhagen Bros....1610 Van Ness Ave
Haas, Geo. & Son.....1355 Fillmore
Hromada, Adolph & Co...1310 Folsom
Lechten Bros .....1242 Devisadero
Maskey, Frank ....Kearny, near Market
Rhine, Henry & Co.....19th & Bryant
Roberts, Geo. F. & Bro.....1536 Fillmore
Seidl, J. & Co.....312 Clementina
Townsend, W. S.....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E.....636 Market
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard .....518 Noe
Gilbreth, Frank B.....604 Mission
Hjul, Jas. H.....614 Sacramento
Keatinge, Richard & Sons..779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 771 Mkt
The Woodruff Co....Pine & Leidesdorff

COOPERS.

California Barrel Co..22nd & Illinois
Carl Cooperage Co.....54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes .....379 Seventh

COOPERAGE STOCK.

Richards, J. W..2431 Channing, B'k'l'y

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.....728 Mission

COTTON GOODS.

California Cotton Mills Co...Oakland

CRACKER MANUFACTURERS.

American Biscuit Co.Bat. & Broadway
Pacific Coast Biscuit Co..Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 6th & Yuma
Barthold-Paulsen Co.....1352 Polk
Cowen-Heineberg Co.....527 Market
Nathan-Dohrmann Co..1548 Van Ness
Schloss Crockery Co....Folsom & Fifth
Sternheim, S. & Son....1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co.....23 Market
Gray Bros .....2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co.....508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co.101 Drumm

DENTISTS.

Platt, Frank L., D. D. S....712 Steiner
Van Wyck, Crittenden, D. D. S.....
.....1059 O'Farrell

DEPARTMENT STORES.

Emporium, The.....Post & Van Ness
Prager's .....Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co.....46 Sutter
Fuller, Geo. H., Desk Co....659 Mission
Rucker Desk Co.....737 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co..867 O'Farrell

DOORS AND WINDOWS.

California Door Co.....24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co...926 Brannan
Cartwright Draying Co....1710 Harrison
Dore & Co.....609 Seventh
Emmons, G. W.....438 Market
Farnsworth & Ruggles.....109 Davis
McNab & Smith.....215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co.....703 Davis
Strauss, K.....713 Golden Gate Ave
Teele & Co.....764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co.....14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.....114 Battery
Griffin & Skelley Co....Franklin & Ellis
Guggenheim & Co.....Sac'to & Davis
Phoenix Packing Co.....118 Davis
Rosenberg Bros. Co.....2nd & Japan

DRUGGISTS.

Ayers, Edw. N.....1108 Van Ness
Baer Drug Co.....722 Market
Boericke & Runyon..1554 Van Ness Ave
Broemmel, J. G. B.....2501 California
Clegg, Fred A.....1542 California
Clinton, Dr. C. A.....21st & Howard
Calegaris, J. .....Kearny & Pacific
Coffin-Redington Co.....675 Third
Erlenbach, Martin.....711 Third
Fauda, C. O.....303 Montgomery Ave
Ferry Drug Co.....20 Market
Gates, J. R. Co., Inc.....113-115 Davis
Grazer's Pharmacy.....501 Third Ave
Green, Frank T.....500 Devisadero
Kelly, Frank S.....2925 Pierce
Lainer, Rd. Drug Co..1260 McAllister
Langley & Michaels Co.....34 First
Leipnitz Co., G.....Sutter & Laguna
Lengfeld's Pharmacy.....1804 Fillmore
Owl Drug Co.....Sutter & Van Ness
Prior's Pharmacy ....234 San Jose Ave
Rockstroh, F. E.....1044 Valencia
Rossi Drug Co.....1900 Union
Ryan, D.....3402 Mission
Schmidt, Val.....Polk & Jackson
Schmidt, Edwin Val..Fillmore & Cal
Searby, W. M. .....410 Kearny
Von Kraken, W. Esters....264 Bryant
Wakelee & Co.....58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....962 Post
Bernstein, S. L.....Radke Bldg
City of Paris..Van Ness & Washingtn
Clayburgh, L. J. & Co.....1425 Bush
Crowley, J. B.....Aronson Bldg.
Frohman & Priester .....2635 Misson
Graf, J. L. & Co.....359 McAllister
Hale Bros. Inc.....Sixth near Market
Jacobs, F. P. & Sons.....1217 Geary
Kohlberg, M. S. &o Co.....435-7 Turk
Levy, Max .....1140 Geary
Lippman Bros.....22nd & Mission
Livingston Bros.....Geary & Fillmore
Marcuse, M. & Co.....1081 Post
Murphy, Grant & Co..Sansome & Mkt
Nathan, A.....1562 Stockton
Newman & Levinson..V. Ness & Sutter
O'Connor, Moffatt & Co..V Ness & Pine
Samuels, D. Lace House Co.....
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.....1017 Post
Schoenholz & Elsbach..2013 Fillmore
Semeria, Henry & Co.....539 Eddy
Strauss, Greenberg & Sachs.....
.....1241 Van Ness
Strauss, Levi & Co.....Sixth & South
Thursbacher, B. E.....16th & Folsom
Weill, Raphael & Co..V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works .....27 Tenth
Hickman, Henry .....3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co..McAllister & Polk
Raymond, W. H. V.....2812 Clay
San Francisco Business College.....
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co....837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp....212 First
Century-Klein Electric Co..623 Sansome
Crocker-Wheeler Co.....208 First
Electric Appliance Co.....726 Mission
Electric Railway & Manf'rs Supply
Co. .....84-86, 2d St
Farnsworth Electrical Co....602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros .....326 Ellis
Holabird-Reynolds & Sayles Co.....
.....527 Mission
Levy Electric Co.....648 Sacramento
Shelby Electric Co.....204 California
Summerhayes, W. R.....Spear & Folsom
Ind. Electric Const. Co.... 381 Fulton
Westinghouse Electric Co..2d & How'd

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
.....1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co.....Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co.....254 Spear
Otis Elevator Co...Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J.....847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J.....Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B....623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co.....2624 Sutter
Lueders, Geo. & Co.....47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co.....16 First
Castle Bros.....1444 O'Farrell
De Fremery, J. & Co.1305 Adeline Okd.
Jennings, R. P..Cal. Bldg., Union Sq.
North American Commercial Co.....
.....314 Brannan
Takemura, K. & Co.....1174 Sutter
Maldonado & Co.....Hansford Block
Vignier, A. & Co....Broadway & Battery
Wieland Bros. Inc.....309 Davis

FIREWORKS.

California Fire Works Co.....219 Front

FLORISTS.

Boland, J. B. Co.....47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Mann, Alex Jr., Co., Inc.....1125 Polk
Sievers Floral Co.....1670 California

FLOUR MILLS.

Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FOOD CEREALS.

Pacific Cereal Ass'n...Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.....2121 Laguna

FRUITS AND VEGETABLES.

Berta, A. Co.....Market & Eleventh
Marchi, John .....2029 Filbert
Omey & Goetting.....Geary & Polk

FURNITURE.

Alpine Furniture Co....1572 McAllister
Bateman, Wm.....1913 Bryant
Breuner, John Co.....1451 Van Ness
Cordes Furniture Co.....1537 Bush
Bunster & Saxe.....Eddy & Larkin
Eastern Outfitting Co.....1970 Mission
Fredericks, J. Co.....815 Ellis
Friedman, M. & Co....O'Farrell & Polk
Gullixon Bros.....2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co.16th & Valencia
Kreiss, L. & Sons.....1219 Post
Lavenson-Shiely Co..Webster & Haight
Lindholm Furniture Co.748 Van Ness
Moore, Harry J. Furn. Co..735 Eddy
Newman Bros Co.....2200 Mission
Plum, Chas. M. & Co..1632 California
Sloane, W. & J. Co..Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co.....974 Howard
Wisconsin Furniture Co.....1537 Bush

FURNITURE MANUFACTURERS.

Jonhson, Harry Co...Harrison & 16th

FURS.

Gassner, Louis .....1524 Bush
Liebes, H. & Co....1440 Van Ness Ave
Wallace, Robert.....126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.....515 Market
Metropolitan Match Co.....42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.801 V. Ness
Day, Thos. Co.....725 Mission
Haskins, Arthur R., Inc.....
.....1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son....211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.....531 Howard

GAS GENERATORS.

Reichert, Theo.....Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co....919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.....345 Haight

GENERAL MERCHANDISE.

Heilbroner, L.....923 Market
Schwabacher Bros. .....112 California

GLASS MANUFACTURERS.

Pacific Coast Glass Wks.7th & Irwin
Pacific Window Glass Co..1122 Market
United States Glass Co....271 Stevenson

GLOVES.

Moss, Geo. A. .....1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son.....247 Pine
California Glue Works....Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker.....204 California
Whitaker, A. J.....203 Clay

GRAVEL.

Bay Development Co.....153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co..526 McAlst

GROCERS.

City of Hamburg Co., Inc....118 Oregon
Claussen, C. ....771 Capp
Cluff, Wm. Co.....Spear & Mission
Dannemark Bros.....Haight & Scott
De Bernardi, D. & Co.....15 Pacific
Foster, S. & Co.....126 Beale
Gaw, H. & Co.....508 Haight
Getz, M. & Co.....135-141 Main
Goldberg, Bowen & Co..1242 Van Ness
Levaggi, Granucci & Co., Inc.412 Front
Haas Bros.....100 California
Habrich, Carl A.....301 Devisadero
Hollman, Henry.....2805 Mission
Hooper & Jennings.....462 Bryant
Irvine Bros.....1588 Bush
Johnson Bros....Fillmore & Sacramento
Lennon, John A.....918 Eddy
Meyer, A. & Co.....136 Steuart
Newbauer, J. H. & Co.....430 Fifth
Parks Bros & Co.....372 Fifth
Peters Bros .....901 Cole
Rathjen Bros .....39 Stockton
Rothschild, John & Co.....11 Spear
Smith's Cash Store .....16 Steuart
Snook, James A. & Co.....217 Davis
Stulz, Jos. A. Co.....1931 Fillmore
Sussman, Wormser & Co.....110 Spear
Tillman & Bendel.....Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co.....311-337 East
Wethered, Wm. Co.....1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co.....717 Market
Golcher Bros .....513 Market
Shreve & Barber Co.....1023 Market

HAMMAM BATHS.

Burns, Edw. F.....815 Eddy

HARDWARE.

Arnold Hardware Co.....1442 O'Farrell
Baker & Hamilton .....119 Berry
Bennett Bros .....541 Haight
Brittain & Co..Van Ness Ave & Turk
Brown, Chas. & Co.....450 Van Ness
Brown, The Ralph Co...5th & Tehama
California Hdw & Cut. Co..812 V Ness
Dean, S. J.....1196 Market
Donnelly, W. J.....11 Stockton
Dunham, Carrigan & Hayden, 8th &Ks
Froelich, Christian...Pacific Union Club
Gregory Hdw. Co....521 Golden Gate
Holbrook, Merrill & Stetson..6 & Twns.
Ils, J. G. & Co.....827 Mission
Jones, Ed .....1182 Market
Marshall-Newell Supply Co..146 St'rt
Montague, W. W. & Co....Turk & Polk
Olympic Arms Co.....555 Van Ness
Pacific Hdw. & Steel Co., 7th & Twnsd
Palace Hdw. Co.....456 Golden Gate
Philpott, C. H.....135 Fifth
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....638 Fourth
Williams Hdw. & Stove Co..1525 Mkt
Vaut, E. D. Hardware Co....218 Market
Wright & Wood Hdw. Co....77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co....
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co...307 Mkt

HAT MANUFACTURERS.

California Hat Co.....1420 Howard
Trlest & Co.....734-738 Mission

HATTERS.

Carroll, Paul T.....706 Market
Collins, Chas J.....922 Market
Colman Co.....343 Montgomery
Dillon, Tom..Van Ness Ave & McAllister
Fannin & Elmendorf....320 Locust Ave
Fisher & Co.....726 Market
Herrmann & Co.....1440 Market
Kline, Louis & Co.....1436-1438 Polk
Lundstrom, K. A.....1178 Market
Meusdorffer, J. C. Sons.....909 Fillmore

HAY AND GRAIN.

Anspacher Bros.....1103 O'Farrell
Chase, W. W. & Co.....1938 Market
Miller, W. A. & Co.....333 Berry
Scott & Magner .....453 Berry
Somers & Co.....Sixth & Irwin
Vermeil, J. L.....3142 Mission

HORSE SHOEING.

Odea, Martin.....212 Locust Ave

HOTELS.

Hotel St. Francis.....Geary & Powell
Johnson, M.....Hotel Robin
Martin, H. G.....156 Thir
Palace Hotel Co.....Fairmont Ho'
Phillips, H. B.....Union Trust B'
Turpin, F. L.....Cor Fourth & How
Von der Mehden G. H.....501 El

HOUSEHOLD UTENSILS.

Wiester & Co.....2973 F

ICE DEALERS.

Consumers Ice Co.....436
Merchants Ice & Cold Storage
.....Lombard &
National Ice & Cold Storage
.....
Union Ice Co.....

ICE CREAM DEAL

Parry, J. S.....

ILLUSTRATO

O'Connor, Thos. E...129

IMPORTE

American Mercantile
Cora, A.....

INTERIOR DE

Schastey & Vollmer
United Studios ...

INSU

Ahpel, H. C. Co.
Bertheau, Caes
Boardman & S
Brown, Edw.
Christensen
Commercial
.....
Connor, J
Davis, J.

Dorn, E. L.....Pine & Leidesdorff
Dornin, John C.....Kohl Bldg.
Fireman's Fund Ins. Co.,Cal. & Sansm
Gutte & Frank ...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son....160 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver..Post & Grant Av.
Landers, Wm. J.....Pine & Sansome
Liverpool & London & Globe Ins. Co..
.....422 California
London & Lancashire Fire Insurance Co.....2101 Van Ness Ave
Manheim, Dibbern & Co..453-455 Mtgy
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G..Merchants' Exchange
New Zealand Insurance Co...312 Cal.
Northwestern National Fire Ins. Co.
.....1632 Franklin
Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.....326 Montgomery
Palache & Hewitt.....430 California
Parker, C. M. T.....Main & Folsom
Perrin, Howard ....701 Monadnock Bldg
Potter, Edw E.....320 Sansome
Preferred Accident Ins Co..704 Mkt
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Ins. Co...Monadnock Bldg.
Voss, Conrad & Co..229 Monadnock Bldg
Waniorek, M.....122 Sansome
Watson, Taylor & Sperry.....41 Post
Watt, Rolla V.....122 Sansome
West Coast Life Ins. Co.....348 Pine
Whitely, Henry M.....518 California
Wilson, Horace .....407 Montgomery

INDIVIDUAL MEMBERS.

Benedict, C. S.....Pine & Van Ness
Briggs, Arthur H.....
..... Treasurer, Fairmont Hotel
Briggs, H. F., Mgr Viavi Co., 636 Pine
Burr, C. C.....1456 Filbert
Carpy, Chas., Bank Director..108 Sutter
Davis, Andrew M., Merchant, Emporium..... Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Warehouse Co. .....Jackson & Battery
Greenbaum, M., Mcht..Mission bet. 3-4
Hale, Marshal, Merchant..6th & Market
Hale, P. C., Merchant.....6th & Market
Hale, R. B., Merchant.....6th & Market
Hornick, C. W...Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J. Cooperage..704 Market
Landsberger, Julius A...Chronicle Bldg.
Merrill, John F., Merchant....3201 Clay
McNicoll, A. J., Elev., Stockn & Beach
Mackay, Clarence H., Bank Director..
..... New York
McCoy, H. J., Sec. Y. M. C. A.141 Alpine
McCutcheon, Edw. J.....1860 Webster
Merrill, John F., Merchant.1901 Van Ness
Moore, S. I., Sec'y. the I. C. Moore Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate..
..... Kohl Bldg.
Sherman, L. S.....1635 Van Ness
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters . . ..Merchants' Exch. Bldg.
Symmes, Frank J., Merchant.....
.....1046 Monadnock Bldg.
Talbot, W. H., Merchant..Foot of Third
Taylor, H. H....Manager Mills Bldg.
Thompson, Beach, The Stanislaus Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant...104 Battery
Van Arsdale, W. W., Lumber Dealer..
..... 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director....
.....California & Montgomery
Wright, F. V....644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocker Bldg.

IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Norton & Hedley .....215 Harrison
isdon Iron Works.....298 Steuart
hrader, Otto.....1247 Harrison
lcan Iron Works.....604 Missouri

RON AND STEEL MERCHANTS.

er & Carter Co.17th & Mississippi
. Abner Co..Fremont & Howard
& Spottswood Co.19th & Minn.
& Huddart.....356 Market

& STEEL SALES AGENTS.

W. Co.....9 Mission

'E PRODUCTS AND FANCY GOODS.

. & Co.....1465 Polk
Jr..625 Myrtle St., Oakland

' AND CHINESE SILKS.

.....1120 Sutter
.....439 Turk

WELERS.

'. Co.....717 Market
....909 Van Ness Ave
..1261 Van Ness Ave
..Sac'to & Van Ness
Co.....704 Market
...1510 Buchanan
41 Van Ness Ave
Co..1429 F'more
.1021 Van Ness
Chronicle Bldg
.1324 Geary
32 Fillmore
.2322 Cal.
17 Market
Ness Ave.
Steiner
ess Ave

Judis, Alphonse Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co..Van Ness & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mahone-Matthews Co., Inc..717 Market
Muhs & Lochbaum Co..1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co..398 McAllister
Gantner & Mattern Co.Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V Ness
Marks Bros.....Eddy & Fillmore
Magnin, I & CoVan Ness & Austin Ave
Schwartz & Goodman.....1545 Fillmore
Paragon, The ....Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.....2202 California
Gadner, A.....2378 Pine

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co.528 Gough

LAUNDRIES.

Domestic Laundry..468 25th, Oakland
La Grande Laundry Co...234 Twelfth
National Laundry Co...3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry...1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co...583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co....122 Guerrero

LEAF TOBACCO DEALERS.

Goslinsky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....116 Clay
Frank, S. H. & Co.....416 Battery
Wagner Leather Co.....112 Clay
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co..661 Bran'n

LIME AND CEMENT.

Cowell, Henry & Co.....15 East
Holmes Lime Co.....704 Market

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co...1664 Howard
Roesch, Louis Co..Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons..Pine & Franklin
Pease, E. R. .....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co...818 Crocker Bldg.
Blyth & Trott .....Spear & Mission
Carter, George E. & Co....704 Market
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co....Howard-St. Wharf
Dolbeer & Carson Co..Merchants Ex.
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co.....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenewald, Otto H.....320 Sansome
Hammond Lumber Co..Mchts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruse, J. S. ...Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....172 East
Pope & Talbot .....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Sierra Lumber Co.....203 California
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....65 Mission
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Templeman, Henry.....22 Market
Truckee Lumber Co..1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co.268 Mkt

MACARONI MANUFACTURERS.

California Italian Paste Co..956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....109 Fremont
Goldschmidt-Thermit Co..432 Folsom
Garratt, W. T. Co..Fremont & Natoma
Harron, Rickard & McCone..416 Market
Henshaw, Bulkley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co., 19th & Harrisn
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.
Sanitary Devices Manufacturing Co..
.....24 Montgomery
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co.28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....604 Turk
Mangrum & Otter.....540 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co. The.....
.....Barker Block, Berkeley
Fisher, Chas. .....1680 Pine
French & Linforth., 1116 Bdwy, Oakld
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold .....114 Bush
Robinson Bros.....Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....801 Van Ness Ave
Cluett, Peabody & Co..How'd & Hd. Ct.
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....3316 22nd
Toggery, The.....Van Ness & Ellis

MERCHANT TAILORS.

Growall, W. L. Co.....704 Market
Harshall, A.....321 Crocker Bldg
Jacobi, L. M. & Co.....2123 Fillmore
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros. .....1438 Market
Reid, J. & Son.....943 Van Ness
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co..154 Sutter

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....2779 Folsom
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S F. Cream Depot....Minna near 11th
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....Polk & Bush
New York Millinery....133 Van Ness
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co.....7th & Folsom

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Witter Medical Springs Co., 647 V Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co.832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....Russ Bldg.
Palmer, Sid S.....307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.

Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co., 1160 Bdway, Oakland

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....2109 Fillmore
Chinn-Beretta Optical Co..1821 Fillmore
Hirsch & Kaiser.....1757 Fillmore
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co..1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co.....760 Mission

OYSTER DEALERS.

Darbee & Immel.....1886 Fillmore
Moraghan, M. B. Oyster Co..380 Bran.
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn.....74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co..549 Hwrd
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills..414 Mont.
Crown-Columbia Pulp & Paper Co...
..... 728 Montgomery
Greater San Francisco Paper House..
..... 915 Buchanan
Pacific Coast Paper Co.....545 Mission
Un. Bag & Paper Co., 1059 Frkln, Okld

PAPER AND PAPER BOXES.

Cal. Paper Box Co.....3175 Sixteenth
Zellerbach, A. & Sons..Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co.2176 How'd
Law, Herbert E., Viavi Bldg..636 Pine
Nat. Pharmacy Co..957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co..Turk & V. Ness
Cohl, Samuel..... 591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis
Weidner, Charles.....1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....1221 McAllister

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D..1944 Fillmore
Gibbons, Henry Jr., M. D.2405 Fillmore
Mann, C. S., M. D..P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.....
.....Central Building, Polk & Sutter
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D..1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D..3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D.....636 Baker
Vecki, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son..McAllister & Van Ness
Curtaz, Benj. & Son., 1615 Van Ness
Deitemeier Piano Co.....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....689 14th
Sherman-Clay Co..... 1625 Van Ness

PICKLE MANUFACTURERS.

Fisher Packing Co.....720 Capp

PLUMBERS.

Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....602 Clay
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.139 5th
Western Meat Co..... Baden
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard.....1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
..... Box 29, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.Kohl Bg

PRINTERS.

Atthowe & Co.....317-319 Drumm
Barry, J. H. Co.....214 Leavenworth
Bent & Meyerderks.....611 Harrison
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....41 Fourth
Crackbon, F. A.....22 Leavenworth
Dempster Bros.....437 Minna
Freygang Printing Co....1322 Howard
Gilmartin Co., The.....45 Ecker
Greater San Francisco Printing Co....
..... 14 Leavenworth
Monahan, John & Co...449 Duboce Ave
Murdock Press.....1580 Geary
Mysell-Rollins Bank Note Co..22 Clay
Pacific Ptg. & Eng. Co....1578 Market
Partridge, John.....759 Fillmore
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co..1617 Mission
Roberts Printing Co.....220 Sutter
Spaulding-Graul Co.....912 Howard
Tibbetts, H. C.....1590 Geary
Torres, Jos. M.....534 Commercial

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....564 E. Twelfth St., Oakland

PRINTING MACHINERY.
Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.
Crocker Estate Co.....Crocker Bldg.
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....1045 Monadnock Bldg
Law, Hartland.....Fairmont Hotel
Marye, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....615 Monadnock Bldg
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin.....1026 Fillmore
Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.
McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.
Commercial News Pub. Co..1330 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H...2016 Center, Berkeley
Williams, E. C.....Sixteenth & Mission

PUMPING MACHINERY.
Byron Jackson Machine Works..... West Berkeley
Dow, Geo. E. Pumping Engine Co.....First & Howard
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.
Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.
Abrahamson Bros. & Co....1209 Sutter
American Real Estate Co.....636 Mkt
Armstrong-Quatman Co.....742 Polk
Aronson Realty Co.....2053 Sutter
Babin, Landry C., Co.....423 Kearney
Baldwin, O. D. & Son.....1109 Post
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg.
Bew, Geo. E. & Co..1124 Van Ness Ave
Boardman Bros. & Co....508 California
Bonifield, Jeffress & Ryan.....49 Post
Bovee, Toy & Co.....111 Montgomery
Brandon, Julian R....Cal. & Fillmore
Browne, R. S. & Co.....45 Geary
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co.....36 Kearny
Bush, David & Son.....2007 Sutter
Clark, Curran.....Russ Bldg
Clark, John.....301 Crocker Bldg
Cline Bros.....6 Fifth
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Belvel & Dwyer...573 Cal.
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White.....10 Third
Dunbar; F. A.....918 Monadnock Bldg
Easton, Wendell....209 Monadnock Bldg
Ehrenpfort, Wm.....801 Fillmore
Ferguson-Breuner Co....1491 Van Ness
Fisher, Chas. W.....490 Haight
Giselman, Wm...1300 Golden Gate Ave
Grady, John H....3526 Twenty-fourth
Grothwell, L. & Co.....414 Kearny
Harrigan, Weidenmuller & Rosenstirn, Inc.....345 Montgomery
Healy & Gillespie.....244 Church
Hendrickson, Wm. & Co....1701 Gough
Hensley-Green Co....35 Van Ness Ave
Heyman, Oscar & Bro....113 Montgy
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & W. Co., Merch. Ex.
Jacques & Thaler.....520 California
Joost Sons & Co.....2016 Sutter
Kane & Co.....1913 Post
Keil Estate Co.....1209 Flood Bldg
Kendrick, Chas. H., Co....1284 Market
Langrebe, McNevin & Jones.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill.106 Merch. Ex
Madison & Burke..... 30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W....2714 Sacramento
McElroy, R. D.....701 Market
McGerry, W. B. & Co.....45 Geary
McLeod Co., C. P., Inc.....2587 Mission
McMahan, Mabry.....412 Market
Middleton, John.....789 Market
Mooser & St. Germain.....1354 Polk
McMahan, Mabry.....412 Market
McNeill, D. R. Realty Co.....2004 Delaware, Berkeley
Nelson, Johnson & Co.....375 Bush
Norie-Haars Co..... 810 Van Ness
Oliver, P. B.....104 Montgomery
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....3267 Sixteenth
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....787 Market
Realty Syndicate 1218 Pdwy, Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society..... 201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co..1366 Sutter
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co....484 California
Stine, O. C.....636 Market
Strong, Belden & Farr.....45 Post
Twist, W. P.....1443 Fillmore
Umbsen, G. H. & Co....20 Montgomery
Von Rhein Real Estate Co....51 Geary
Wayman, Guy T.....517 Market
Week, F. A. Realty Co.....Berkeley
Wehe, A. W.....301 Crocker Bldg
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....1209 Sutter
Wolf & Hollman.....327 Kearny

REAL ESTATE AND INSURANCE.
Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERIES.
Selby Smelting & Lead Works..... Merchants' Exchange, 8th Floor

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Blanco, A. B.....863 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant..22 Sansome
Galindo, F. B....1018 Van Ness Ave
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Petersen, Jacob.....9 Market
Ponchan, G. & Co....497 Golden Gate
Rayn & Karstensen.....131 Market
Swain Company.....1111 Post
Tait's.....Eddy & Van Ness Ave
Techau, R. J...1279 Webster St., Alameda
Techau Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael

RIGGERS.
Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.
Paraffine Paint Co...1039 Merch. Ex.
Pacific Refining & Roofing Co.....Sixteenth and Mississippi

RUBBER GOODS.
Bowers Rubber Works..62 Sacramento
Goodyear Rubber Co....573-579 Market
Gorham Rubber Co., 4th & Wash. Okld
Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS.
Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.
Hidalgo Plantation & Commercial Co. .....Russ Bldg
La Zacualpa Rubber Plantation Co.. .....Russ Bldg

RUG MANUFACTURERS.
California Rug Co.....3147 Lombard

SAFES.
Freeman, Brewster & McCabe..... .....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co..... .....1165 Mission
Hermann Safe Co., The....120 Folsom
Parcells Safe Co.....523 Market

SAW WORKS.
California Saw Works.....721 Brannan
Simonds Mfg. Co....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co..... ...147 Grove
Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.
Ginn & Co.....717 Market

SCREEN WORKS.
Quick, John W.....1218 Haight

SEEDS AND GRAIN.
Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.
Volkman, Chas M & Co.S'some & B'way

SEED GROWERS.
Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Steiger Terra Cotta & Pottery Works..... Eighteenth & Division

SEWING MACHINES.
Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co..1878 Market
Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.
Smith, Francis & Co.....61 Fremont

SHEET METAL WORKS.
Cronan, W.....19-23 City Hall Ave
Delano Bros.....70 Spear
Shields, Thos.....571 Mission

SHIP BUILDERS.
Boole, W. A. & Son, Inc....46 Steuart
Pacific Shipyard & Ways Co..... .....Alameda Point, Oakland Creek
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main

SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co.. .....138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co...20 Sacramento
Weeks-Howe-Emerson Co....61 Market

SHIPPING AND COMMISSION.
Alexander & Baldwin....426 California
American Trading Co..Monadnock Bldg
Balfour, Guthrie Co.....416 Jackson
Bates & Chesebrough...Mer. Ex. Bldg.
Bowring & Co.....118 Battery
Dempster & Son..Merchants' Exchange
Fritch, J. Homer.....110 East
Gale Bros.....408 Davis
Grace, W. R. & Co.....612 California
Herrmann, Geo. Co....310 Sacramento
Johnson-Locke Mercantile Co..... .....213 Sansome
Lund, Henry & Co...Montgomery Block
Mitsui & Co.....Merchants' Exchange
McNear, Geo. W.....210 Battery
Meyer, Wilson & Co....426 California
Moore, Ferguson & Co., 690 Commercial
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. & Bros. Co....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Eloesser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown..... .....Sixth & Eldorado

SHOE GOODS.
Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.
Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.
Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk

SILVERWARE.
Graves, W. E.....717 Market

SMOKERS' ARTICLES.
Helmlinger, C. P. & Co....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.
Fischbeck Soap Co..17th & R. Island
Lillie, Chas...N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army

SODA MANUFACTURERS.
Horstmann, John & Co....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.
Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne....1400 Fourth
Bonestell, Richardson & Co..475 Sixth
Cen. Stationery & Sup. Co..1186 Mkt
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co..... .....42-44 Sutter
Standard Office Sup. Co....603 Mont.
Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works...17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co..... .....Jackson-St. Wharf
Capelle, Robert.....250 Powell
Cook, Thos. & Son.....32 Powell
Ellore Patrizi & Co.....23 Mont. Ave.
Fugazi, J. F.....628 Montgomery
Hamburg-American Line....908 Market
Pacific Coast Steamship Co..Pier No. 9
Pacific Mail Steamship Co..Flood Bldg
Toyo Kisen Kaisha.....Flood Bldg.
Monticello Steamship Co.Ferry Bldg.
Northern Commercial Co.320 Sansome
Occidental & Oriental SS Co., Flood B.
S. F. Dry Dock Co....Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.
Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.
Fink & Schindler Co....218 Thirteenth
Simmen, John.....70 Rausch

STOVE AND IRON FOUNDRIES.
Graham, James Mfg. Co.....27 Minna
Steiger & Kerr....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.
Ralston Iron Works 20th and Indiana

SURETY COMPANIES.
American Bonding Co..Fourth & Market

SURGICAL INSTRUMENTS.
Walters & Co.....1834 Geary

SURVEYING AND NAUTICAL INSTRUMENTS.
Leitz, The A. Co.....640 Commercial

SYRUPS.
Colonial Preserving Co.....3460 25th
Long Syrup Refining Co..8th & Bran'n
Pacific Coast Syrup Co....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co....3rd & Mission
Baumgarten, J. & Co..671 Golden Gate
Ford, C. W. R & Co..665 Golden Gate
Reiss Bros. & Co.....1500 Post

TANNERS.
Eagle Tannery..26th & San Bruno Ave
Legallet-Hellwig Tanning Co..... .....Sixth Ave. South, South S. F.
Norton Tanning Co..... 310 Clay

TEAS, COFFEES AND SPICES.
Brandestein, M. J. & Co....126 Mission
Caswell, Geo. W. & Co....530 Folsom
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry....359 2nd, Oakland
Guittard & Co., Inc...Harrison & Ritch
Hills Bros.....645 Howard
Jones-Paddock Co.....228 Fremont
Schilling, A. & Co.....2d & Folsom
Thierbach, Chas. F. Co.....111 Front
Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.
Jaynes, Frank...Pine and Montgomery
Pacific States Tel. & Tel. Co..... .....New Montgy & Howard

TENTS AND AWNINGS.
Ames-Harris-Neville Co...607-609 Front

THEATERS.
Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co...Ellis & Fillmore

THERMIT SUPPLIES.
Goldschmidt Thermit Co....432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co. 17th & Hl.

TIN PLATE MANUFACTURERS.
Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance & Trust Co.... .....Kohl Bldg

TOWEL COMPANIES.
Galland Mercantile Laundry.317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co.....782 Mission
Sadler & Co.....143 Fifth

TRANSFER COMPANIES.
Union Transfer Co.Grant Av. nr. Geary
Wells-Fargo Express Co.2d & Mission

TRUNKS.
Hirschfelder & Meaney..20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James.....1197 Post
Pacific Trunk & Bag Co.....200 Clay

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co..1820 Fillmore
Bornemann, Geo. C. Co....516 Market
Revalk, R. E. & Co.....432 Market

UNDERTAKERS.
Gray, N. & Co.....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission

UNDERTAKERS' SUPPLIES.
Cal. Casket Co.....959 Mission

UNDERWEAR.
Delmel Linen Mesh System Co..... .....1107 Van Ness Ave

UNIFORMS AND REGALIA.
Litchfield, J. M. & Co..543 Golden Gate
Pasquale, B. & Co.....Turk & Webster

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....

VARNISH MANUFACTURERS.
Berry Bros., Ltd.....568 Howard

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co....534 Howard

WALL PAPER AND MOLDINGS.
Quadt, John.....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros.....723 Market

WAREHOUSES.
Granger's Business Ass'n....Mer. Ex.
Haslett Warehouse Co..105 Townsend
Lombard Warehouse Co.....204 Cal.
S. F. Warehouse Co.....35 Second
Schieck, John C.....21st & Indiana
South End Warehouse Co.2d & T'send

WELL BORERS.
Lowe, J. W.....710 Fell

WELSBACH MANTELS AND SUPPLIES.
Welsbach Co.....357 McAllister

WINES AND LIQUORS.
Ahrens, Pein & Bullwinkel..... .....1st & Harrison
Arnhold, B. & Co.Townsend & Stanford
Bibo, Sam & Co.....1213 Sutter
Bozio, O.....1125 Laguna
Braunschweiger Co.....
California Wine Ass'n....3d & T'send
Cerruti Mercantile Co...435 Washington
Chapman & Wilberforce..705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries.....19 Minna
French-American Wine Co..... .....1821 Harrison
Golden Eagle Dis. Co..257 Devisadero
Gundlach Bundschu Wine Co..2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co....Church & Mkt
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....725 Harrison
Jones, Mundy & Co....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Levy, Simon Co.....208 Twelfth
Lillestole, O. I.....435 Duboce Ave
Livingston & Co.....3443 Seventeenth
Livingston, M. A.....1842 Golden Gate
Lubben, John.....Drumm & Merchant
Lyons, E. G. & Raas Co..430 Bryant
Martinoni, E....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co...314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co....112 Tenth
Pfaeffle, E. E. & Co....14th & Market
Rathjen Co.....3249 Fillmore
Rheinstrom Bros.....347 Davis
Rosenblatt Co., The....Second & Folsom
Rhyner, Chas.....Folsom & Army
Schilling, C. & Co....20th & Minnesota
Schlesinger & Bender..... .....Mariposa & Harrison
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co.....509 Mission
Siebe Bros. & Plageman....419 Larkin
Sroufe, John & Co....659 Devisadero
Sutter Home Wine Dis. Co....43 Clay
Swiss-American Wine Co..530 Wash'n
Van Bergen, N. & Co.....143 Broderick
Weniger, P. J. & Co..Van Ness & Ellis
Wetmore, Bowen Co..... ....111 San Pablo Ave., Oakland
Wichman, Lutgen & Co.Clay & Bat'y

WIRE AND WIRE ROPE.
American Steel & W. Co..16 & Folsom
Pacific Steel & Wire Co..... 1001 Twenty-second Ave. E., Oakland
Roebling's John A. Sons Co..202 2d

WOOD DEALERS.
Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.
Heyman-Weil Co., The.....68 Kansas
Lake & Co., Inc..... Ross Valley
Levensen Co., ...Pine & Front

WOOL.
Koshland, S. Co.....426 California
S. F. Wool Sorting & Scouring Co.... .....117 Geary
Tryon, E. H.....Monadnock Bldg

WOOLEN MANUFACTURERS.
Sheideman, B.....1540 Fillmore

WRECKERS.
Whitelaw Wrecking Co.....336 Main

YEAST AND VINEGAR MAKERS.
Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co.. .....2401 Fillmore

Merchants' Association REVIEW

CIRCULATION 2400 COPIES.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

A CAUSE FOR CIVIC PRIDE.

San Francisco can look the world in the face, courageous and unashamed. Freed from the dreadful incubus of a government rotten with corruption and dominated by thieves, she can hold her head up once more and cheerfully set about the work of establishing the foundations of better things.

Mayor Taylor is a man of integrity. Nobody doubts it, nobody made any charges to the contrary, even in the heat and rancor of a campaign. His character being known, the people that voted for him thereby demonstrated that they wanted honest government, and they were a majority of the inhabitants of the city.

The prosecution of graft has received new vigor. Every honest man should be glad of that. The person that permits himself to sympathize with corruption, no matter what his interests, is living dangerously close to the border-line of crime. Whether the remaining prosecutions are successful or not, however, San Francisco, with a clean administration and a clean Board of Supervisors will herself be clean.

These are the first steps to the realization of great civic ideals. All things now become possible. Clean streets, good sewers and pavements, public work of a dignified character, an honest return for the taxpayers' money, and all the other evidences and fruits of good municipal housekeeping, are within the city's reach. Capital will be found for rebuilding, confidence will return to investors, impaired values will be re-established, plans can be devised and executed for making San Francisco one of the world's greatest cities, socially, esthetically, industrially and commercially. There is no limit to what can be done under honest, efficient government, and a regime of law, order and industrial peace. After six years of public shame it is a time for civic pride if there ever was such a time.

VIADUCT NEEDED AT EAST STREET.

The congestion of traffic at East and Market streets has grown so acute that it calls for prompt decisive action. The thin strings of battered wagons that crawled by that corner just after the fire have become dense processions of traffic including every sort of vehicle from a push cart to a six-horse truck, from a bicycle to an automobile. The stream of pedestrians, to and from the ferry boats, that has to weave itself through this shifting quadrille is thicker than ever before, and the trolley cars that reach this point are probably as numerous as the cable cars ever were, and are much larger.

To give security to the lives of citizens and to save the time of valuable traffic at this point the city can not wait for the development of the Burnham plans. Something, even if it is of a temporary character, must be done and at once. A steel viaduct for foot passengers, giving access to the second floor of the Ferry Building, and, communicating by broad stairs with the sidewalks on the west side of East street, would probably solve the problem at no very great cost, and would not interfere with future permanent and artistic treatment, if the city should decide upon it later.

GET RID OF THE RATS.

The Merchants' Association recently distributed 55,000 circulars calling upon the people of San Francisco to carry on a war of extermination against rats. These circulars were ordered put into every store, factory, warehouse and residence in the city, and it is likely that there are very few places that did not receive one or more.

The result was immediate co-operation of the public with the sanitary authorities, and, in consequence, there has been a marked diminution in the number of both rats and plague cases.

But diminution is not enough. Not only the plague but the danger of plague from any infection now existing must be removed. And as long as rats remain in the city there is danger. To make us secure, the rat extermination must be complete.

People refuse to permit rattlesnakes to live near them. Rats, where there is bubonic infection, are much worse, and should be hunted more persistently. Any rat may be a host for the plague bacillus, and practically the only danger from plague is in the presence of the rodents.

If the people will kill rats and kill all the rats, just as though the rats were snakes, the plague will disappear. It is well under control at the present time, but the public must not grow careless and cease its efforts just because no more cases are being reported. The rats must be hunted relentlessly. Food must be kept away from them, unless it is poisoned. Traps must be used, and citizens must not rest as long as there is a trace of a rat about a building.

People that are shiftless enough to tolerate the presence of rats deserve to have something the matter with them—and in a seaport town like San Francisco they are very apt to get it.

If you wish instructions about killing rats and handling them after they are dead, write to the U. S. Public Health and Marine Hospital Service, 401 Fillmore St. Remember, it is not enough to reduce the number of plague cases—we must stamp out the pest entirely, and the only way to do it is to get rid of the rats—ALL the rats.

MORE DRYDOCKS NEEDED.

What the coming of the battleship fleet means to San Francisco is well set forth by H. A. Evans, United States Naval Constructor, in "Sunset" for October. It will not only cause the expenditure of considerable sums of money for the fleet's up-keep while here, but will demonstrate the inadequacy of this or any other Pacific Coast port to maintain it properly.

That will be a great gain. Public affairs in this country appear to be conducted much like the building-block architecture of childhood. We have to go through the actual motion before we can begin to see reason and necessity. The Oregon had to steam clear around Cape Horn before the nation could effectively understand that it would have been shorter, cheaper and quicker to have had her proceed through a canal at Panama.

When the battleships arrive, people will realize the fact that there are no proper facilities for docking and repairing them. In time of peace a steel ship needs to be docked every nine months, and a warship should be overhauled in a dockyard yearly, and Mr. Evans thinks we should have seven great drydocks on the Coast, two at Puget Sound, two at Mare Island, two at San Francisco, and one at San Diego.

We hope they may be built. There is a large private dock at Hunters' Point, and two built here by the Government would give us three. These, with two additional at Mare Island, would make this port permanent headquarters for naval operations in the Pacific for a long time to come.

REPORT OF THE AUDITOR.

Auditor Horton has completed and filed with the supervisors a report of the business transacted in his office during the fiscal year ended June 30, 1907. The report, which is voluminous, shows in tabular form the various amounts expended by the city and the nature of the expenditures.

A recapitulation of the disbursements shows that $4,348,344.76 was expended out of the general fund for salaries, wages, materials, and fees; $721,649.13 by the board of public works, of which amount $372,600 was for salaries; $1,218,411.61 for school maintenance, and $1,894,639.59 for sundries. The balance on hand in the city treasury on July 1, 1907, was $5,165,974.83.

Flower vending on the streets has begun in the down-town section, and baskets of big, fresh violets look like the harbingers of restoration. The Merchants' Association procured the passage of an ordinance regulating and legalizing this attractive feature of our streets, and everybody interested in the city will be glad to see the venders return in force to their old stations.